

Supreme Court, U. S.

FILED

DEC 27 1977

MICHAEL RODAK, JR., CLERK

APPENDIX.

Supreme Court of the United States.

OCTOBER TERM, 1977.

No. 77-334.

FIRST FEDERAL SAVINGS AND LOAN
ASSOCIATION OF BOSTON, ET AL.,

APPELLANTS,

v.

STATE TAX COMMISSION, ET AL.,

APPELLEES.

ON APPEAL FROM THE SUPREME JUDICIAL COURT
OF MASSACHUSETTS.

DOCKETED AUGUST 31, 1977.

PROBABLE JURISDICTION NOTED NOVEMBER 14, 1977.

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Superior Court Docket.

No. 6161

**COMMONWEALTH OF MASSACHUSETTS
SUFFOLK, SS
Superior Court for
Civil Business**

**FIRST FEDERAL SAVINGS & LOAN
ASSOCIATION OF BOSTON, ET ALS**

VS.

STATE TAX COMMISSION ET ALS

PLAINTIFFS

**Boston Federal Savings and Loan Assoc.
Colonial Federal Savings and Loan Assoc.
Security Federal Savings and Loan Association of Brockton
Second Federal Savings and Loan Assoc.
First Federal Savings and Loan Assoc. of Worcester
Union Federal Savings and Loan Association of Boston
Metropolitan Federal Savings and Loan Association
Bay State Federal Savings and Loan Association
First Federal Savings and Loan Association of Fall River
First Federal Savings and Loan Association of Cape Cod
First Federal Savings and Loan Association of Lowell
Family Federal Savings and Loan Assoc.
(f/k/a Fitchburg Federal Savings and Loan Association)
Natick Federal Savings and Loan Association
Union Federal Savings and Loan Assoc.
Plymouth Federal Savings and Loan Assoc.
Revere Federal Savings & Loan Assoc.
Middlesex Federal Savings & Loan Assoc.
Winter Hill Federal Savings & Loan Assoc.
Waltham Federal Savings & Loan Assoc.**

Mutual Federal Savings & Loan Assoc. of Whitman
 First Federal Savings and Loan Assoc. of Attleboro
 Edward Everett Federal Savings and Loan Assoc.
 Scituate Federal Savings and Loan Assoc.
 Milford Federal Savings and Loan Assoc.
 Monument Federal Savings and Loan Assoc.
 Leader Federal Savings and Loan Assoc.
 Foxboro Federal Savings and Loan Assoc.
 People Federal Savings and Loan Assoc.
 Bay Colony Federal Savings and Loan Association
 Montello Federal Savings and Loan Association
 Home Federal Savings and Loan Association
 Home Owners Federal Savings and Loan Association
 Northeast Federal Savings and Loan Association

PLAINTIFF'S COUNSEL

RICHARD J. MCCARTHY 1-9-76
 GASTON SNOW & ELY BARTLETT (4-16-75)
 82 Devonshire St., Boston
 CHESTER H. HOWE 1-19-76 (for plffs.)
 225 Franklin St.

DEFENDANTS

NICHOLAS L. METAXAS, Chairman and Member of the State
 Tax Comm. and Commissioner of Corporations and
 Taxations of the Comm. of Mass.
 M. JOSEPH STACEY, DEBORAH ECKER, Members of the State
 Tax Commission of the Comm. of Mass.

DEFENDANT'S COUNSEL

HOWARD WHITEHEAD — Asst. Atty. Gen. 1-9-76
 373 State House. (State Tax Commission)

ACTION

EQUITABLE RELIEF

DOCKET

DATE	No.	Entered
1975		
Apr. 16	1	Complaint.
May 6	2	Mo. of defts. to enlarge time to file ANSWER to & incl. May 14, 1975.
May 14	3	Mo. of defts. to enlarge time to file ANSWER to & incl. May 19, 1975.
May 15	4	Notice of taking deposition under rule 30B re: Workingmen's Cooperative Bank, Quincy Cooperative Bank, Merchants Cooperative Bank, Needham Cooperative Bank & Mattapan Cooperative Bank.
May 15	5	Notice of taking deposition under rule 30B re: The Boston Five Cents Savings Bank, Union Warren Savings Bank, The Provident Institution for Savings, Suffolk Franklin Savings Bank, Charlestown Savings Bank & Dorchester Savings Bank.
May 16	6	Mo. of deft. State Tax Commission to stay.
May 16	7	ANSWER of deft. State Tax Commission.
May 27	8	Objections to subpoenas re: deposition.
May 29	—	Mo. (p. #6) denied without prejudice. (Morse, J.)
Dec. 10	9	Amended complaint.
Dec. 10	10	ANSWER of defts. to plffs. amended complaint.
Dec. 24	10b	Affidavit of Roger A. Eastman.
Dec. 24	11	Plffs. Mo for Summary Judgment.
Dec. 24	12	Defts. Mo. for Summary Judgment.
Dec. 24	13	Request of parties for report of questions of Law.
Dec. 24	14	Stipulation of facts.

1976

- Jan. 2 15 Order: It is hereby ordered that action be placed on the without jury list for hearing in the advan. section Jan. 5, 1976 First Case Out. re: Request for report. (Ford, J.) No. Sent 1/5/76.
- Jan. 9 — Trial 2nd session without jury. (Hallisey, J.).
- Jan. 30 16 Reservation and Report. No. sent 2-3-76. (Hallisey, J.)
- Feb. 3 — Notices of service of Report were sent to the following: Messrs. Gaston, Snow & Ely Bartlett, Richard J. McCarthy, Esquire, 82 Devonshire St., Boston, Ma. 02109, Chester M. Howe, Esquire, 225 Franklin St., Boston, Ma. 02110 and Howard Whitehead, Assistant Attorney General, State House — Room 373, Boston, Ma 02133.
- Notice record on appeal assembled.
- Dec. 22 10a Second amendment to Complaint, and as-sented to.
- Mar. 1 — Notice record on appeal assembled.

I hereby attest and certify on Mar. 16, 1976 that the foregoing document is a full, true and correct copy of the original on file in my office, and in my legal custody.

THOMAS DORGAN,
Clerk, Superior Civil Court
Suffolk County
By Michael J. Sclafani
Asst. Clerk

Supreme Judicial Court Docket.

EQUITY No. SJC-641

FIRST FEDERAL SAVINGS AND LOAN
ASSOCIATION OF BOSTON, AND OTHERS

vs.

STATE TAX COMMISSION, AND OTHERS

Counsel for Plaintiff	Counsel for Defendant
GASTON SNOW & ELY BARTLETT	HOWARD WHITEHEAD, A.A.G.
RICHARD J. MCCARTHY	

- 4-15-76. Direct Appellate Review Allowed (M479).
Entered April 26, 1976
- June 4, 1976. Brief of plaintiff-appellants filed by Chester M. Howe, Vincent J. Cherry and Pamela Duckworth of Gaston Snow & Ely Bartlett.
- 9-9-76. Brief for appellees filed by Howard Whitehead, Asst. Attorney General.
Argued November 3, 1976 by Chester Howe (for plaintiff)
Argued November 4, 1976 by Howard Whitehead (for def.)
- 5-3-77. A declaratory judgment shall be entered in the Superior Court consistent with the opinion.
- Rescript May 3, 1977. Notice sent to counsel.
See opinion on file.
- (d) July 20, 1977. Notice of appeal to the Supreme Court of the United States.

November 28, 1977

I hereby certify that the above entries are a true copy of the docket entries on file with this court in re: First Federal Savings and Loan Association of Boston et al v. State Tax Commission et al, SJC-641.

William M. Cloran, Asst. Clerk
Supreme Judicial Court for the
Commonwealth of Massachusetts

Affidavit of Roger A. Eastman.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, SS.

SUPERIOR COURT
No. 6161

FIRST FEDERAL SAVINGS & LOAN
ASSOCIATION OF BOSTON, ET AL.,

Plaintiffs

vs.

Affidavit of
ROGER A. EASTMAN

STATE TAX COMMISSION,
Defendant

Roger A. Eastman, being first duly sworn, deposes and says:

1. I am a partner in the international accounting firm of Arthur Andersen & Co., and have been a partner there since 1968.

2. I am presently the partner in charge of the banking division of Arthur Andersen & Co.'s Boston office. As such, I supervise the auditing of approximately forty (40) bank clients, including national banks, state and federal savings and loan associations, and savings banks.

3. I have been involved in bank auditing and accounting for eighteen (18) years. In 1963 I was qualified in Massachusetts as a certified public accountant, and have subsequently been qualified as a certified public accountant by the states of Michigan, Louisiana, North Carolina and Virginia.

4. I am a member and past president of the Bank Accounting and Auditing Committee of the Massachusetts Society of Public Accountants, and am also a member of several other professional accounting groups, including

the American Institute of Certified Public Accountants and the Massachusetts Society of Certified Public Accountants.

5. I have been formally accepted as an expert witness by the Departments of Banking for the states of New Jersey and New York, and have in fact testified as an expert witness before several other bank supervisory agencies, including the Commissioner of Banks and Banking of the Commonwealth of Massachusetts.

6. The American Institute of Certified Public Accountants has published an industry audit guide entitled *Audits of Savings and Loan Associations* ("Audit Guide"), the most recent edition of which was published in 1973. I, those people under my supervision, and the business accounting profession in general customarily refer to and follow the principles set forth in this Audit Guide when auditing the books, records, and financial statements of federal savings and loan associations.

7. The Audit Guide contains accounting principles and auditing procedures, including model statements of condition and of income, to be followed by accountants in auditing the financial records and statements of federal savings and loan associations. Attached hereto as Exhibit A are: 1) a true copy of illustrative financial forms and text contained in the Audit Guide which categorize interest on savings accounts as an expense of a federal savings and loan association; and 2) a true copy of the Audit Guide's definition of "interest" and "dividend" as those terms are applied to federal savings and loan associations.

8. For business accounting purposes an expense is a cost which has expired in the process of producing revenue or with the passage of time. All expenses are related to the production of revenue, and are defined as either "operating" or "non-operating." Attached hereto as Exhibit B is a true copy of relevant portions of *Inventory of Gen-*

erally Accepted Accounting Principles for Business Enterprises (published by the American Institute of Certified Public Accountants) which establish accounting principles with respect to operating expenses and the differences between "operating" and "non-operating" (gain or loss) expenses.

9. With respect to the auditing of financial records and statements of banks, and the application of accounting principles thereto, it is my practice, and to my knowledge the practice of certified public accountants generally, to treat the interest paid by banks on deposits as an operating expense. Attached hereto as Exhibit C is a true copy of an illustrative form bank statement of income from *Audits of Banks, Including Supplement*, prepared by the Committee on Bank Accounting and Auditing of the American Institute of CPA's (1969), which reflects this treatment of interest as an operating expense.

10. Under the standard bank auditing and accounting principles stated in paragraphs 6 through 9 hereof, the dividends or interest paid on deposits by federal savings and loan associations are operating expenses.

11. A guaranty fund, federal insurance reserve, or surplus are not items, categories, or allocations which appear on any bank's financial statement of income. They are retained income items which are included in a statement of financial condition.

12. A statement of financial condition is the balance sheet (assets/liabilities and retained income or stockholders' equity) of a given business as of a given day. Attached hereto as Exhibit D is a true copy of the illustrative statements of financial condition contained in the Audit Guide.

13. Exhibit D separates retained income into two categories: appropriated to general reserves and unappropri-

ated. These terms are defined in the Audit Guide, which includes within general reserves the additions to its federal insurance reserve required by law of each federal savings and loan association. Attached hereto as Exhibit E is a true copy of these portions of the Audit Guide which define and treat the different categories of retained income.

14. The American Institute of Certified Public Accountants' Opinion No. 9, a true copy of which is attached hereto as Exhibit F, states the generally accepted accounting principle that transfers to and from accounts designated as appropriated retained earnings are not income or expense items.

15. Under the generally accepted business accounting principles and auditing procedures set forth in paragraphs 11 through 14 hereof, a federal savings and loan association's required periodic addition to its insurance reserve is an allocation of a part of said association's equity or net worth, and is not a factor in determining said association's income or expense.

ROGER A. EASTMAN

Signed and sworn to before me this 25th day of November, 1975.

GERARD A. DEBEAU
Notary Public

My commission expires Oct. 9, 1981

[Exhibits omitted in printing].

Stipulation of Facts.**COMMONWEALTH OF MASSACHUSETTS.**

SUFFOLK, SS.

SUPERIOR COURT
No. 6161FIRST FEDERAL SAVINGS & LOAN
ASSOCIATION OF BOSTON, ET AL.,
PLAINTIFFS,

v.

STATE TAX COMMISSION, ET AL.,
DEFENDANTS.**STIPULATION OF FACTS.**

Reserving all rights to introduce additional evidence if necessary, and to object to the introduction of any of the within evidence on the grounds of relevancy or materiality, the parties hereby agree that the following facts are true for the purposes of this action:

1. Each of the plaintiffs, First Federal Savings and Loan Association of Boston, Boston Federal Savings and Loan Association, Colonial Federal Savings and Loan Association, Security Federal Savings and Loan Association of Brockton, Second Federal Savings and Loan Association, Freedom Federal Savings and Loan Association, Union Federal Savings and Loan Association of Boston, Metropolitan Federal Savings and Loan Association, Bay State Federal Savings and Loan Association, First Federal Savings and Loan Association of Fall River, First Federal Savings and Loan Association of Cape Cod, First Federal Savings and Loan Association of Lowell, Family Federal Savings and Loan Association, Natick Federal Savings and Loan Association, Union Federal Savings and Loan Association, Plymouth Federal Savings and Loan Associa-

tion, Revere Federal Savings and Loan Association, Middlesex Federal Savings and Loan Association, Winter Hill Federal Savings and Loan Association, Waltham Federal Savings and Loan Association, Mutual Federal Savings and Loan Association of Whitman, First Federal Savings and Loan Association of Attleboro, Edward Everett Savings and Loan Association, Scituate Federal Savings and Loan Association, Milford Federal Savings and Loan Association, Monument Federal Savings and Loan Association, Leader Federal Savings and Loan Association, Foxboro Federal Savings and Loan Association, People's Federal Savings and Loan Association, Bay Colony Federal Savings and Loan Association, Montello Federal Savings and Loan Association of Brockton, Home Federal Savings and Loan Association, Home Owners Federal Savings and Loan Association and Northeast Federal Savings and Loan Association, is a mutual federal savings and loan association chartered pursuant to the provisions of 12 U.S.C. §§1461-1468.

2. The charter of each of the plaintiffs is identical to one of two charters, copies of which are attached hereto as Exhibit 1, except that the charter of some of the plaintiffs is identical to one of the Exhibit 1 charters with one or more amendments thereto, the text of which amendments is set forth in Exhibit 1A. The specific charter employed by any given plaintiff may be determined by reference to the last page of Exhibit 1A.

3. Each of the plaintiffs is a member of the Federal Home Loan Bank System pursuant to the provisions of 12 U.S.C., §§1421-1429. Each of the plaintiffs is also an insured institution pursuant to the provisions of 12 U.S.C., §§1724-1730C.

4. Together, the plaintiffs constitute all of the chartered federal savings and loan associations located within the Commonwealth.

5. Defendant Nicholas L. Metaxas was the Commissioner of Corporations and Taxation for the Commonwealth and a member of the defendant State Tax Commission pursuant to the provisions of G.L. c. 14, §2. He has been succeeded in both capacities by Owen L. Clarke. Defendant Deborah S. Ecker and M. Joseph Stacy were Associate Commissioners of the Department of Corporations and Taxation of the Commonwealth and members of the defendant State Tax Commission pursuant to the provisions of G.L. c. 14, §§ 1 and 2. They have been succeeded in both capacities by Ruth L. Kleinfeld and L. Joyce Hampers.

6. Defendant State Tax Commission is an agency of the Commonwealth established pursuant to the provisions of G.L. c. 14, §2.

7. The defendant Commissioner of the Department of Corporations and Taxation is charged, pursuant to the provisions of G.L. c. 14, §3, with the primary administration of the provisions of G.L. c. 63, §§11(a)(1) and 11(b)(1). The defendant State Tax Commission is charged, pursuant to the provisions of G.L. c. 63, §§18A and 51, with the abatement of the tax shown on a return filed pursuant to the provisions of G.L. c. 63, §§11(a)(1) and 11(b)(1) when said tax is found by said Commission to be excessive.

8. The plaintiffs have, for various assessment periods, paid to the Commonwealth the excise tax imposed by the provisions of G.L. c. 63, §§11(a)(1) and 11(b)(1). The specific periods for which each plaintiff has paid said tax are set forth in paragraphs thirty-seven through seventy of Defendants' Answer to the Second Amended Complaint.

9. The plaintiffs also have, for various assessment periods, filed with the defendant State Tax Commission, pursuant to the provisions of G.L. c. 63, §§18A and 51, applications for abatement of the excise tax imposed by the provisions of G.L. c. 63, §§11(a)(1) and 11(b)(1). With respect

to applications for abatement which have been denied by the defendant State Tax Commission, the plaintiffs have generally filed, pursuant to the provisions of G.L. c. 63, §71, petitions under formal procedure with the Appellate Tax Board of the Commonwealth. The exact extent to which each plaintiff has or has not pursued said remedies is set forth in paragraphs thirty-seven through seventy of Defendants' Answer to the Second Amended Complaint.

10. The defendants have not refunded or abated to any of the plaintiffs any taxes paid to the Commonwealth pursuant to the provisions of G.L. c. 63, §§11(a)(1) and 11(b)(1).

11. Attached hereto as Exhibit 2 is a copy of the excise return form (Form BDI-1) and instruction sheet prepared by the Department of Corporations and Taxation of the Commonwealth for use by institutions when filing in accordance with G.L. c. 63, §11.

12. With respect to the computation of "net operating income" pursuant to the provisions of G.L. c. 63, §§11(a)(1) and 11(b)(1), the defendants have, as a matter of practice, not permitted any institution subject to said sections to deduct from its gross income "dividends" or "interest" paid depositors.

13. Attached hereto as Exhibit 3 are figures which reflect: 1) the total assets and the minimum annual additions made to a guaranty fund, surplus, or federal insurance reserve as required by law or the appropriate federal state supervisory authority for a) each Massachusetts cooperative bank from taxable year 1968 through and including taxable year 1975, b) each Massachusetts savings bank from taxable year 1968 through and including taxable year 1974, c) each Massachusetts federal savings and loan association from taxable year 1968 through and including taxable year 1974; 2) a cumulative total by year of the figures for all

Massachusetts savings banks, Massachusetts cooperative banks, and Massachusetts federal savings and loan associations, together with a figure which is the ratio of the cumulative minimum required additions figure to the cumulative total assets figure.

14. Attached hereto as Exhibit 4 are figures which represent on an annual basis the plaintiffs' cumulative gross income and cumulative gross income from mortgage loans secured by real estate located outside the Commonwealth of Massachusetts (including mortgage participations).

15. Attached hereto as Exhibit 5 are figures which show the composition of the assets for all Massachusetts federal savings and loan associations, all Massachusetts credit unions, all Massachusetts cooperative banks, and all Massachusetts savings banks for fiscal years 1966 through and including 1973.

16. Pursuant to a decision of the United States Court of Appeals in *United States v. State Tax Commission*, 481 F.2d 963 (1st Cir. 1973), the plaintiffs have been made exempt from the tax imposed by G.L. c. 63, §§11(a)(2) and 11(b)(2), and those plaintiffs who have filed timely applications for abatement have received refunds of all payments of said tax made prior to said decision.

Dated: December 24, 1975

For the Plaintiffs,

CHESTER M. HOWE

VINCENT J. CHERRY

RICHARD J. MCCARTHY

GASTON SNOW & ELY BARTLETT
82 Devonshire Street

Boston, Massachusetts 02109

For the Defendants,

HOWARD WHITEHEAD

Assistant Attorney General

Room 373, State House

Boston, Massachusetts 02133

[Exhibits 1, 1A, and 2 omitted in printing].

EXHIBIT 3
TO THE
STIPULATION OF FACTS

(A) COOPERATIVE BANKS

CO-OPERATIVE BANKS ¹1968

	Total Assets	Minimum Required Additions To Guaranty Fund
North Abington	\$ 7,303,283.	\$ 14,851.
Adams	6,818,795.	13,749.
The Amesbury	3,962,177.	8,540.
The Arlington	23,354,714.	49,938.
Athol-Clinton	10,846,478.	22,390.
Attleborough	4,373,618.	8,977.
Auburn	5,546,847.	11,571.
Avon	3,865,389.	7,596.
Hyannis	48,463,485.	112,865.
Waverley	14,275,609.	30,290.
Beverly	22,257,119.	48,207.
Beacon	3,126,153.	5,379.
Brighton	22,932,828.	48,981.
Charlestown	1,695,350.	3,473.
The Commonwealth	5,836,830.	12,477.
Enterprise	5,808,075.	10,579.
Farragut	3,940,211.	7,399.
Forest Hills	7,876,377.	16,002.
Haymarket	19,149,131.	36,330.
Hyde Park	8,799,419.	18,268.
Jamaica Plain	4,638,589.	9,545.
Joseph Warren	4,796,252.	8,920.
Massachusetts	11,861,697.	29,839.
The Mattapan	39,808,183.	55,515.
Meeting House Hill	22,557,938.	53,035.
Merchants	111,110,608.	231,784.

	Total Assets	Minimum Required Additions To Guaranty Fund
Dorchester Minot	\$ 13,977,268.	\$ 28,772.
Mt. Vernon	19,213,150.	39,891.
Mt. Washington	13,823,713.	29,363.
Pioneer	7,635,010.	15,344.
Roslindale	12,327,088.	25,560.
Roxbury-Highland	5,432,880.	10,506.
Telephone Workers'	9,342,606.	19,362.
Volunteer	30,510,132.	67,865.
Workingmens	93,160,117.	416,480.
The Braintree	16,567,077.	35,567.
Bridgewater	2,612,311.	4,850.
Campello	26,015,179.	53,002.
Brookline	7,090,828.	13,994.
Chestnut Hill	7,753,352.	14,394.
Coolidge Corner	7,083,286.	17,622.
The Columbian	2,376,541.	4,863.
North Cambridge	17,940,123.	40,944.
Reliance	26,387,453.	17,444.
Canton	8,000,237.	15,756.
Chelsea	3,868,582.	7,617.
The Provident	6,177,061.	11,848.
Chester	1,108,467.	2,414.
Chicopee	4,142,151.	-435.
Pilgrim	6,081,896.	13,069.
Concord	20,041,332.	41,533.
Danvers	4,152,125.	8,464.
Dedham	11,642,801.	24,472.
North Dighton	2,442,039.	78.
East Bridgewater	2,034,497.	3,991.

	Total Assets	Minimum Required Additions To Guaranty Fund
East Hampton	\$ 2,184,989.	\$ 4,006.
The North Easton	5,356,674.	11,340.
Everett	14,998,604.	30,640.
Glendale Square	4,968,535.	9,627.
The Fall River Peoples	11,134,722.	23,750.
The Lafayette	15,829,062.	317,949.
The Falmouth	14,820,727.	33,567.
Fidelity	32,215,914.	70,804.
Framingham	40,283,833.	82,094.
South Middlesex	9,299,480.	19,178.
Dean	4,196,178.	8,556.
The Chair-Town	3,626,921.	6,897.
Gardner	5,458,285.	11,150.
Gloucester	16,141,659.	34,173.
Grafton	4,060,554.	8,001.
The Housatonic	2,659,702.	5,400.
Greenfield	21,524,885.	45,551.
Haverhill	19,622,585.	44,900.
Whittier	5,498,112.	12,069.
The Hingham	5,253,194.	10,226.
The Holbrook	5,531,158.	11,084.
The City	4,120,084.	8,757.
Holyoke	2,772,431.	5,454.
The Hudson	6,635,610.	13,352.
Hull	5,151,782.	10,587.
Ipswich	6,391,285.	14,256.
Atlantic	6,564,645.	13,591.
Lawrence	14,946,805.	28,092.
The Merrimack	13,252,313.	27,226.

	Total Assets	Minimum Required Additions To Guaranty Fund
B.F. Butler	\$ 1,879,121.	\$ 3,888.
Lowell	7,395,804.	15,654.
Equitable	20,115,625.	15,796.
Lincoln	17,777,317.	39,573.
Fellsway	6,364,940.	12,321.
Malden	37,701,171.	78,563.
Mansfield	11,090,983.	22,982.
The Marblehead	3,985,836.	8,973.
The Marlborough	18,711,884.	40,330.
Community	4,990,406.	9,503.
Hillside-Cambridge	6,356,403.	13,197.
The Medford	8,505,956.	16,731.
West Medford	5,197,098.	10,551.
Medway	4,419,876.	8,832.
Melrose	13,486,627.	29,298.
The Economy	1,049,328.	2,250.
Methuen	5,597,605.	38,543.
Middleborough	19,013,844.	40,055.
Millbury	1,799,096.	3,206.
Milton	5,896,742.	11,920.
The Needham	41,103,094.	89,668.
New Bedford-Acushnet	11,520,945.	24,153.
Newburyport	3,108,751.	6,265.
The Auburndale	9,461,281.	19,247.
The Newton	20,041,401.	41,364.
Newton South	6,492,112.	13,671.
West Newton	9,884,250.	20,597.
The Northampton	16,315,465.	32,349.
The Norwood	29,937,542.	64,482.

	Total Assets	Minimum Required Additions To Guaranty Fund
The Peabody	\$ 25,499,186.	\$ 52,249.
The Pittsfield	30,322,447.	65,319.
The Granite	7,339,062.	25,946.
The Quincy	60,879,723.	135,413.
Shipbuilders	6,632,210.	-3,487.
The Randolph	8,543,335.	22,994.
Reading	11,912,785.	24,503.
Rockland	2,826,746.	5,400.
The Roger Conant	10,276,895.	20,150.
Salem	16,354,483.	34,959.
Sandwich	19,461,230.	43,883.
Saugus	6,608,143.	14,240.
The Sharon	7,103,651.	14,406.
Shirley	4,028,768.	8,659.
Central	7,324,287.	16,433.
Somerville	7,106,243.	13,889.
The Southbridge	17,499,768.	38,952.
United	40,471,301.	1,290,721.
Stoneham	12,635,701.	24,352.
The Stoughton	10,454,363.	11,145.
Puritan	1,501,099.	3,637.
Mechanics	7,910,753.	16,190.
Taunton	18,876,067.	38,414.
The Weir	6,080,583.	13,284.
The Baldwinville	1,299,698.	2,491.
The Martha's Vineyard	2,790,825.	6,043.
Uxbridge	4,802,109.	10,110.
Wakefield	13,821,277.	29,451.
Walpole	9,082,711.	19,180.

	Total Assets	Minimum Required Additions To Guaranty Fund
Middlesex Family	\$ 4,081,038.	\$ 8,169.
Ware	16,697,754.	35,731.
Wareham	5,556,268.	11,249.
The Webster	4,220,939.	8,268.
Wellesley	8,269,774.	16,665.
Westfield	19,244,240.	34,779.
The North Weymouth	5,897,646.	12,220.
South Shore	9,980,618.	21,151.
South Weymouth	5,649,545.	11,691.
Winchendon	2,962,535.	3,520.
Winchester	9,329,742.	19,722.
Winthrop	3,882,785.	7,853.
Woburn	14,645,657.	30,925.
Wrentham	2,757,709.	5,939.
The Cape Cod	18,822,544.	42,233.

CO-OPERATIVE BANKS ¹1969

	Total Assets	Minimum Required Additions To Guaranty Fund
North Abington	\$ 7,602,979.	\$ 15,887.
Adams	7,174,902.	15,843.
The Amesbury	4,091,519.	9,203.
The Arlington	24,968,024.	56,931.
Athol-Clinton	11,451,455.	26,181.
Attleborough	4,251,260.	9,336.
Auburn	5,796,793.	12,821.
Avon	3,893,156.	8,511.
Hyannis	52,565,457.	127,606.
Waverly	15,072,170.	32,193.
Beverly	22,951,826.	51,828.
Beacon	3,090,123.	6,333.
Brighton	23,989,485.	54,643.
Charlestown	1,885,521.	4,027.
The Commonwealth	6,204,404.	13,641.
Enterprise	6,015,093.	12,110.
Farragut	4,351,691.	9,657.
Forest Hills	8,270,211.	17,189.
Haymarket	22,413,303.	45,697.
Hyde Park	9,286,280.	19,759.
Jamaica Plain	4,920,715.	10,009.
Joseph Warren	5,065,842.	10,124.
Massachusetts	12,238,537.	29,960.
The Mattapan	45,669,979.	106,937.
Meeting House Hill	23,208,740.	57,364.
Merchants	120,392,235.	293,604.

	Total Assets	Minimum Required Additions To Guaranty Fund
Dorchester Minot	\$ 14,990,882.	\$ 32,224.
M[t.] Vernon	22,214,690.	52,253.
Mt. Washington	13,278,380.	31,577.
Pioneer	7,246,049.	14,440.
Roslindale	13,175,983.	29,598.
Roxbury-Highland	5,605,273.	11,467.
Telephone Workers'	9,590,090.	20,281.
Volunteer	31,831,041.	72,844.
Workingmens	97,080,940.	535,255.
The Braintree	18,223,642.	38,649.
Bridgewater	2,628,086.	5,510.
Campello	26,585,878.	58,042.
Brookline	7,365,032.	15,694.
Chestnut Hill	9,874,660.	19,839.
Coolidge Corner	8,959,989.	18,862.
North Cambridge	17,110,610.	39,805.
Reliance	26,862,668.	60,792.
Canton	8,648,411.	19,181.
Chelsea	3,971,699.	8,269.
The Provident	6,199,500.	12,592.
Chester	1,122,479.	2,503.
Chicopee	4,278,185.	9,221.
Pilgrim	6,160,939.	14,099.
Concord	21,049,491.	45,742.
Danvers	4,028,697.	8,645.
Dedham	12,167,809.	27,107.
North Dighton	2,490,430.	5,601.
East Bridgewater	2,040,747.	4,251.
East Hampton	2,282,313.	4,179.

	Total Assets	Minimum Required Additions To Guaranty Fund
The North Easton	\$ 5,733,579.	\$ 13,442.
Everett	16,333,375.	34,299.
Glendale Square	4,882,710.	9,947.
The Fall River Peoples	11,078,547.	24,030.
The Lafayette	16,568,779.	38,236.
The Falmouth	17,513,843.	40,755.
Fidelity	32,798,179.	77,316.
Framingham	43,368,293.	90,713.
South Middlesex	9,933,115.	21,505.
Dean	4,584,392.	9,610.
The Chair Town	3,667,687.	7,640.
Gardner	5,617,900.	11,916.
Gloucester	17,155,679.	37,883.
Grafton	4,170,611.	8,109.
The Housatonic	2,733,210.	5,900.
Greenfield	21,963,161.	48,687.
Haverhill	20,483,044.	48,280.
Whittier	5,593,878.	13,009.
The Hingham	5,324,266.	10,784.
The Holbrook	5,858,542.	12,852.
The City	4,380,016.	10,347.
Holyoke	2,672,036.	5,611.
The Hudson	7,337,868.	14,657.
Hull	5,472,213.	12,117.
Ipswich	6,982,800.	15,754.
Lawrence	22,115,679.	252,562.
The Merrimack	14,486,446.	30,246.
B.F. Butler	2,015,174.	4,248.
Lowell	7,451,660.	16,615.

	Total Assets	Minimum Required Additions To Guaranty Fund
Equitable	\$ 20,186,321.	\$ 43,438.
Lincoln	17,676,905.	41,912.
Fellsway	6,774,588.	13,955.
Malden	39,540,885.	90,924.
Mansfield	12,272,661.	27,687.
The Marblehead	4,055,128.	9,539.
The Marlboro	19,916,032.	45,699.
Community	5,227,638.	10,589.
Hillside-Cambridge	6,267,288.	13,257.
The Medford	8,981,652.	18,284.
West Medford	5,757,788.	11,464.
Medway	4,590,529.	9,725.
Melrose	13,714,828.	31,138.
The Economy	1,145,599.	2,606.
Methuen	5,921,687.	13,256.
Middleboro	22,861,601.	48,084.
Millbury	1,769,011.	3,402.
Milton	6,241,358.	12,759.
The Needham	44,784,714.	99,297.
New Bedford-Acushnet	11,808,683.	25,775.
Newburyport	3,051,932.	6,550.
The Auburndale	9,875,471.	21,595.
The Newton	30,248,996.	67,058.
Newton South	6,454,738.	13,866.
The Northampton	16,542,031.	34,684.
The Norwood	32,392,521.	71,126.
The Peabody	26,921,176.	60,469.
The Pittsfield	31,846,234.	71,002.
The Granite	8,165,964.	17,757.

	Total Assets	Minimum Required Additions To Guaranty Fund
The Quincy	\$ 69,143,100.	\$ 162,966.
Shipbuilders	7,001,269.	14,676.
The Randolph	9,279,450.	19,790.
Reading	12,538,907.	27,485.
Rockland	2,741,318.	5,245.
The Roger Conant	10,492,053.	21,753.
Salem	16,578,518.	37,757.
Sandwich	20,487,066.	47,585.
Saugus	7,373,393.	16,764.
The Sharon	7,630,735.	16,162.
Shirley	3,974,603.	8,208.
Central	10,489,188.	97,425.
Somerville	8,003,188.	15,729.
The Southbridge	18,275,000.	42,790.
United	42,669,866.	95,650.
Stoneham	14,606,646.	28,463.
The Stoughton	11,503,172.	23,959.
Puritan	1,808,948.	4,849.
Mechanics	8,800,900.	17,736.
Taunton	22,326,064.	33,753.
The Weir	6,412,840.	13,927.
The Baldwinville	1,389,623.	2,717.
The Martha's Vineyard	2,998,046.	6,424.
Uxbridge	4,945,368.	11,159.
Wakefield	14,603,847.	31,962.
Walpole	9,414,316.	20,869.
Middlesex Family	4,396,283.	9,148.
Ware	17,246,032.	38,000.
Wareham	5,806,678.	12,305.

	Total Assets	Minimum Required Additions To Guaranty Fund
The Webster	\$ 4,173,463.	\$ 8,498.
Wellesley	8,441,032.	18,472.
Westfield	20,382,289.	43,657.
The North Weymouth	6,166,509.	13,899.
South Shore	11,098,257.	24,584.
South Weymouth	5,805,606.	12,445.
Winchendon	3,008,819.	7,616.
Winchester	10,072,515.	22,063.
Woburn	15,340,498.	33,570.
Wrentham	3,042,085.	6,478.
The Cape Cod	20,070,142.	48,698.

COOPERATIVE BANKS ¹1970

	Total Assets	Minimum Required Additions To Guaranty Fund
North Abington	\$ 7,872,507.	\$ 18,547.
Adams	7,792,834.	19,192.
The Amesbury	3,986,371.	9,388.
The Arlington	25,440,722.	63,490.
Athol-Clinton	11,814,198.	28,372.
Attleborough	4,048,903.	11,932.
Auburn	6,171,444.	14,112.
Avon	4,044,934.	9,071.
Hyannis	55,806,245.	144,306.
Waverley	15,441,682.	35,708.
Beverly	23,378,457.	56,304.
Beacon	3,082,908.	8,354.
Brighton	24,575,845.	58,669.
Charlestown	1,919,896.	4,760.
The Commonwealth	6,674,496.	15,505.
Enterprise	6,213,716.	13,445.
Farragut	4,815,435.	10,572.
Forest Hills	8,576,451.	19,887.
Haymarket	25,217,539.	58,365.
Hyde Park	9,592,274.	22,188.
Jamaica [Plain]	5,242,037.	11,702.
Joseph Warren	5,429,910.	10,429.
Massachusetts	12,200,182.	30,517.
The Mattapan	48,535,166.	127,128.
Meeting House Hill	22,876,951.	61,917.
Merchants	116,619,400.	303,595.

	Total Assets	Minimum Required Additions To Guaranty Fund
Dorchester Minot	\$ 16,124,142.	\$ 36,320.
Mt. Vernon	21,468,240.	58,203.
Mt. Washington	13,321,335.	32,949.
Pioneer	6,867,621.	14,848.
Roslindale	13,018,209.	31,665.
Roxbury-Highland	5,683,017.	12,361.
Telephone Workers'	9,973,908.	22,326.
Volunteer	31,424,506.	78,074.
Workingmens	96,663,942.	228,961.
The Braintree	19,275,249.	44,967.
Bridgewater	2,741,868.	5,821.
Campello	27,310,027.	63,120.
Brookline	7,507,417.	18,023.
Chestnut Hill	12,161,597.	26,877.
Coolidge Corner	12,747,789.	25,667.
North Cambridge	16,493,502.	40,015.
Reliance	26,774,751.	63,814.
Canton	10,090,516.	22,592.
Chelsea-Provident	10,603,523.	170,521.
Chester	1,172,389.	2,632.
Chicopee	4,608,008.	10,584.
Pilgrim	6,316,517.	15,356.
Concord	21,763,585.	52,859.
Danvers	3,897,707.	8,995.
Dedham	12,584,197.	30,044.
North Dighton	2,497,134.	5,661.
East Bridgewater	2,064,949.	4,310.
East Hampton	2,237,059.	4,325.
The North Easton	6,011,053.	14,216.

	Total Assets	Minimum Required Additions To Guaranty Fund
Everett	\$ 17,623,910.	\$ 40,238.
Glendale Square	5,183,390.	10,839.
The Fall River Peoples	11,535,355.	20,678.
The Lafayette	18,490,234.	43,918.
The Falmouth	19,339,286.	48,522.
Fidelity	33,447,192.	80,705.
Framingham	43,952,545.	97,738.
South Middlesex	11,124,435.	24,575.
Dean	4,812,825.	10,818.
The Chair-Town	3,807,304.	8,495.
Gardner	5,816,109.	13,920.
Gloucester	17,785,375.	42,073.
Grafton	4,271,098.	8,847.
The Housatonic	2,729,428.	6,207.
Greenfield	23,213,018.	66,775.
Haverhill	21,591,905.	51,613.
Whittier	5,615,650.	13,810.
The Hingham	5,189,643.	11,320.
The Holbrook	6,666,732.	15,123.
The City	4,469,004.	10,988.
Holyoke	2,504,011.	5,581.
The Hudson	8,046,037.	18,146.
Hull	5,897,938.	13,197.
Ipswich	7,722,681.	19,013.
Lawrence	22,364,619.	49,596.
The Merrimack	15,208,742.	37,395.
B.F. Butler	2,002,980.	4,482.
Lowell	7,376,327.	17,058.
Equitable	20,004,960.	47,485.

	Total Assets	Minimum Required Additions To Guaranty Fund
Lincoln	\$ 16,910,461.	\$ 42,087.
Fellsway	6,984,268.	15,594.
Malden	42,180,698.	97,591.
Mansfield	13,666,973.	33,852.
The Marblehead	4,039,235.	10,278.
The Marlborough	21,473,545.	51,986.
Community	5,694,220.	11,395.
Hillside-Cambridge	6,527,213.	15,435.
The Medford	14,759,381.	193,716.
Medway	4,826,032.	11,040.
Melrose	13,707,414.	33,482.
The Economy	1,145,560.	2,843.
Methuen	6,268,376.	14,286.
Middleborough	23,404,279.	60,331.
Millbury	1,636,802.	3,414.
Milton	6,235,965.	13,494.
The Needham	47,109,978.	117,851.
New Bedford-Acushnet	11,837,676.	28,021.
Newburyport	3,048,671.	6,768.
The Auburndale	9,942,939.	23,546.
The Newton	29,515,116.	67,149.
Newton South	6,419,275.	14,705.
The Northampton	17,160,918.	37,774.
The Norwood	33,858,490.	83,514.
The Peabody	27,421,076.	67,393.
The Pittsfield	34,604,691.	193,097.
The Granite	8,258,599.	21,005.
The Quincy	74,552,211.	192,408.
Shipbuilders	7,311,332.	16,301.

	Total Assets	Minimum Required Additions To Guaranty Fund
The Randolph	\$ 9,986,884.	\$ 23,900.
Reading	14,039,767.	32,075.
Rockland	2,656,706.	5,372.
The Roger Conant	10,459,020.	23,211.
Salem	16,323,538.	40,752.
Sandwich	22,741,144.	59,147.
Saugus	8,811,178.	20,621.
The Sharon	8,054,013.	19,030.
Shirley	3,952,380.	8,715.
Central	21,230,567.	234,834.
The Southbridge	19,198,361.	48,269.
United	43,022,808.	105,508.
Stoneham	17,116,092.	36,565.
Stoughton	12,125,938.	28,355.
Puritan	1,576,292.	4,027.
Mechanics'	10,485,982.	23,405.
Taunton	24,870,614.	53,094.
The Weir	6,823,815.	15,309.
The Baldwinville	1,432,038.	4,197.
The Martha's Vineyard	3,008,045.	7,380.
Uxbridge	5,317,730.	12,545.
Wakefield	15,278,025.	33,955.
Walpole	10,107,235.	24,516.
Middlesex Family	5,581,711.	11,550.
Ware	17,383,379.	41,026.
Wareham	5,914,497.	13,308.
The Webster	4,064,271.	9,319.
Wellesley	8,702,471.	19,879.
Westfield	21,241,618.	65,515.

	Total Assets	Minimum Required Additions To Guaranty Fund
The North Weymouth	\$ 6,447,089.	\$ 15,821.
South Shore	11,734,216.	27,382.
South Weymouth	6,073,539.	13,966.
Winchendon	3,138,550.	8,275.
Winchester	10,799,985.	25,270.
Woburn	16,416,749.	37,547.
Wrentham	3,305,375.	7,578.
The Cape Cod	21,482,399.	55,966.

COOPERATIVE BANKS ¹1971

	Total Assets	Minimum Required Additions To Guaranty Fund
North Abington	\$ 8,465,557.00	\$ 20,184.00
Adams	8,970,451.00	22,065.00
Amesbury	4,375,844.00	10,169.00
The Arlington	27,635,487.00	73,392.00
Athol-Clinton	12,663,598.00	31,456.00
Attleborough	4,482,844.00	10,151.00
Auburn	6,479,924.00	16,109.00
Avon	4,221,693.00	10,251.00
Hyannis	65,173,607.00	189,151.00
Waverly	16,193,030.00	37,975.00
Beverly	24,972,802.00	61,118.00
Beacon	3,090,607.00	6,380.00
Brighton	27,241,842.00	66,794.00
Charlestown	2,104,872.00	4,895.00
The Commonwealth	7,183,292.00	17,265.00
Dorchester Minot	17,866,776.00	41,270.00
Enterprise	6,988,073.00	15,508.00
Farragut	5,384,198.00	13,126.00
Forest Hills	9,176,072.00	21,617.00
Haymarket	28,398,973.00	65,660.00
Hyde Park	10,447,831.00	24,880.00
Jamaica Plain	6,184,010.00	14,395.00
Joseph Warren	5,636,668.00	13,044.00
Massachusetts	13,070,202.00	31,210.00
Mattapan	54,112,945.00	177,035.00
Meeting House Hill	22,514,620.00	60,812.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Merchants	\$116,931,238.00	\$ 304,356.00
Mt. Vernon	23,626,927.00	56,543.00
Mt. Washington	14,634,818.00	37,212.00
Pioneer	6,706,303.00	14,084.00
Roslindale	14,057,582.00	35,548.00
Ro[x]bury-Highland	6,133,333.00	13,630.00
Telephone Workers'	10,389,965.00	24,784.00
Volunteer	32,514,142.00	83,374.00
Workingmens	107,630,122.00	266,694.00
The Braintree	21,555,834.00	49,898.00
Bridgewater	2,909,020.00	6,591.00
Campello	27,956,179.00	68,841.00
Brookline	8,706,976.00	20,607.00
Chestnut Hill	19,938,161.00	45,468.00
Coolidge Corner	20,047,858.00	47,273.00
North Cambridge	16,939,034.00	40,093.00
Reliance	29,370,152.00	66,328.00
Canton	11,460,893.00	28,330.00
Chelsea-Provident	11,280,636.00	25,579.00
Chester	1,160,442.00	2,650.00
Chicopee	5,092,348.00	11,404.00
Pilgrim	6,540,458.00	16,194.00
Concord	25,783,339.00	59,284.00
Dedham	13,395,741.00	33,223.00
North Dighton	2,412,626.00	5,640.00
East Bridgewater	2,194,241.00	4,921.00
East Hampton	2,250,364.00	4,560.00
The North Easton	6,332,684.00	15,908.00
Everett	19,432,119.00	47,298.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Glendale Square	\$ 5,707,002.00	\$ 12,181.00
The Fall River Peoples	12,110,345.00	29,894.00
The Lafayette	20,773,085.00	50,195.00
The Falmouth	22,319,012.00	57,824.00
Fidelity	35,405,457.00	102,072.00
Framingham	47,494,902.00	112,433.00
South Middlesex	12,508,445.00	29,953.00
Dean	5,196,074.00	15,770.00
The Chair-Town	4,221,205.00	9,435.00
Gardner	6,470,266.00	14,834.00
Gloucester	20,019,012.00	46,834.00
Grafton	4,350,789.00	9,485.00
Greenfield	24,982,425.00	60,684.00
Haverhill	24,557,993.00	60,978.00
Whittier	6,545,270.00	15,952.00
The Hingham	5,338,985.00	11,796.00
The Holbrook	7,137,857.00	17,485.00
The City	4,588,568.00	11,579.00
The Hudson	8,441,034.00	19,904.00
Hull	6,448,898.00	15,689.00
Ipswich	8,864,817.00	23,573.00
Lawrence	22,801,765.00	53,341.00
The Merrimack	15,948,887.00	39,796.00
B. F. Butler	2,006,257.00	4,125.00
Lowell	7,654,664.00	17,094.00
Equitable	20,895,825.00	50,222.00
Lincoln	16,782,871.00	40,403.00
Fellsway	7,724,485.00	17,044.00
Malden	48,694,488.00	114,827.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Mansfield	\$ 15,531,315.00	\$ 40,840.00
The Marblehead	4,164,677.00	10,928.00
The Marlborough	22,601,596.00	58,268.00
Community	6,302,473.00	13,194.00
Hillside-Cambridge	6,776,945.00	16,417.00
The Medford	16,344,147.00	38,076.00
Medway	5,215,432.00	12,574.00
Melrose	14,614,293.00	34,793.00
The Economy	1,224,194.00	2,751.00
Methuen	6,989,857.00	17,358.00
Middleborough	27,050,579.00	193,014.00
Millbury	1,724,059.00	3,417.00
Milton	6,056,527.00	12,689.00
The Needham	51,181,463.00	136,172.00
New Bedford-Acushnet	13,240,443.00	30,354.00
Newburyport	3,052,432.00	7,181.00
The Auburndale	10,617,020.00	26,029.00
The Newton	31,841,779.00	71,082.00
Newton South	6,742,756.00	15,949.00
The Northampton	17,920,715.00	42,472.00
Norwood	37,042,931.00	94,929.00
The George Peabody	33,065,290.00	250,020.00
The Pittsfield	39,809,545.00	97,022.00
The Granite	9,168,259.00	22,468.00
The Quincy	83,198,352.00	238,216.00
Shipbuilders	8,010,288.00	18,127.00
The Randolph	11,257,648.00	28,360.00
Reading	16,031,939.00	39,698.00
The Roger Conant	11,040,557.00	24,704.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Salem	\$ 17,550,053.00	\$ 45,694.00
Sandwich	25,574,024.00	66,226.00
Saugus	101,157,670.00	26,949.00
The Sharon	9,265,463.00	22,513.00
Shirley	4,073,321.00	9,306.00
Central	23,881,023.00	67,095.00
The Southbridge	20,998,258.00	53,851.00
United	46,676,158.00	110,689.00
Stoneham	19,053,070.00	46,192.00
Stoughton	13,219,436.00	31,728.00
Puritan	1,435,871.00	3,447.00
Mechanics'	12,123,534.00	31,912.00
Taunton	29,717,807.00	63,490.00
The Weir	7,863,241.00	18,243.00
The Baldwinville	1,557,274.00	3,801.00
The Martha's Vineyard	3,105,264.00	7,504.00
Uxbridge	5,739,409.00	14,271.00
Wakefield	16,845,996.00	39,734.00
Walpole	12,040,927.00	28,915.00
Middlesex Family	7,127,038.00	15,839.00
Ware	17,932,019.00	42,533.00
Wareham	5,930,670.00	13,844.00
The Webster	4,314,285.00	10,002.00
Wellesley	9,502,070.00	22,031.00
Westfield	22,484,363.00	55,569.00
The North Weymouth	7,111,679.00	16,907.00
South Shore	13,314,419.00	32,782.00
South Weymouth	6,711,969.00	16,186.00
Winchendon	3,457,334.00	9,612.00

	<u>Total Assets</u>	<u>Minimum Required Additions To Guaranty Fund</u>
Winchester	\$ 11,496,916.00	\$ 27,649.00
Woburn	18,974,564.00	43,919.00
Wrentham	3,706,907.00	9,195.00
The Cape Cod	24,173,790.00	64,037.00

COOPERATIVE BANKS ¹1972

	<u>Total Assets</u>	<u>Minimum Required Additions To Guaranty Fund</u>
North Abington	\$ 9,241,847.00	\$ 22,299.00
Adams	10,267,606.00	27,147.00
The Amesbury	5,193,103.00	12,336.00
The Arlington	30,778,745.00	80,600.00
Athol-Clinton	13,882,692.00	34,610.00
Auburn	7,105,704.00	17,725.00
Avon	4,835,957.00	11,328.00
Hyannis	80,476,559.00	217,312.00
Waverly	18,074,496.00	42,442.00
Beverly	27,018,777.00	68,892.00
Beacon	3,190,005.00	6,799.00
Brighton	30,364,547.00	76,568.00
Charlestown	2,433,454.00	5,321.00
The Commonwealth	8,190,477.00	18,969.00
Dorchester Minot	20,902,737.00	50,474.00
Enterprise	7,797,305.00	17,396.00
Farragut	6,358,567.00	15,245.00
Forest Hills	9,840,889.00	24,491.00
Haymarket	32,243,215.00	76,166.00
Hyde Park	12,023,701.00	27,847.00
Jamaica Plain	7,090,012.00	17,364.00
Joseph Warren	6,131,404.00	12,600.00
Massachusetts	14,099,406.00	35,568.00
Meeting House Hill	23,168,640.00	63,087.00
Merchants	123,840,336.00	313,377.00
Mt. Vernon	26,100,450.00	73,059.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Mt. Washington	\$ 16,052,447.00	\$ 41,080.00
Pioneer	66,200,890.00	185,570.00
Roslindale	16,421,266.00	44,242.00
Roxbury-Highland	6,632,126.00	15,014.00
Telephone Worker's	11,056,737.00	26,578.00
Volunteer	34,150,322.00	87,317.00
Workingmens	121,657,681.00	297,722.00
The Braintree	24,028,378.00	61,021.00
Bridgewater	3,121,503.00	7,209.00
Campello	30,136,726.00	76,485.00
Brookline	10,506,257.00	27,909.00
Chestnut Hill	30,065,521.00	72,561.00
Coolidge Corner	26,746,127.00	70,432.00
North Cambridge	18,776,190.00	45,424.00
Reliance	32,349,566.00	78,471.00
Canton	13,686,407.00	35,353.00
Chelsea-Provident	12,667,540.00	28,893.00
Chester	1,273,892.00	2,819.00
Chicopee	5,441,377.00	14,075.00
Pilgrim	7,669,676.00	19,086.00
Concord	31,281,352.00	77,261.00
Dedham	14,719,279.00	36,437.00
North Dighton	2,547,524.00	5,540.00
East Bridgewater	2,384,128.00	5,522.00
Easthampton	2,437,912.00	5,117.00
The North Easton	6,755,446.00	15,757.00
Everett	23,381,589.00	56,769.00
Glendale Square	6,241,320.00	14,560.00
The Lafayette	23,508,778.00	60,776.00

	Total Assets	Minimum Required Additions To Guaranty Fund
The Fall River Peoples	\$ 12,932,349.00	\$ 32,629.00
The Falmouth	27,207,657.00	71,774.00
Fidelity	37,979,023.00	93,959.00
Framingham	54,314,631.00	135,607.00
South Middlesex	15,765,527.00	38,098.00
Dean	5,863,588.00	14,441.00
The Chair-Town	5,073,503.00	13,481.00
Gardner	7,668,613.00	17,418.00
Gloucester	22,638,598.00	58,112.00
Grafton	4,729,575.00	-0-
Greenfield	26,964,550.00	69,529.00
Haverhill	27,706,398.00	74,464.00
Whittier	7,636,181.00	19,451.00
The Hingham	6,509,763.00	14,900.00
The Holbrook	8,057,799.00	19,132.00
The City	5,170,476.00	12,485.00
The Hudson	9,222,485.00	21,459.00
Hull	7,372,229.00	21,952.00
Ipswich	10,984,835.00	28,317.00
Lawrence	25,241,639.00	60,381.00
The Merrimack	18,604,835.00	45,623.00
B. F. Butler	2,104,843.00	4,652.00
Lowell	7,892,043.00	18,141.00
Equitable	21,909,934.00	53,315.00
Lincoln	17,088,188.00	41,877.00
Fellsway	8,503,125.00	21,383.00
Malden	59,187,149.00	143,638.00
Mansfield	17,351,469.00	45,881.00
The Marblehead	4,588,244.00	11,927.00
The Marlborough	23,667,910.00	64,273.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Community	\$ 7,618,433.00	\$ 15,793.00
Hillside-Cambridge	7,128,843.00	17,227.00
The Medford	18,472,967.00	44,496.00
Medway	6,030,372.00	14,664.00
Melrose	16,088,647.00	40,726.00
The Economy	1,440,564.00	3,501.00
Methuen	7,835,116.00	20,277.00
Mayflower	29,197,732.00	70,471.00
Millbury	1,854,273.00	3,713.00
Milton	6,522,862.00	14,049.00
The Needham	57,661,938.00	148,455.00
New Bedford Acushnet	15,110,433.00	-0-
Newburyport	3,462,544.00	8,145.00
The Auburndale	11,741,915.00	28,824.00
The Newton	36,344,361.00	83,879.00
Newton South	8,476,026.00	18,738.00
The Northampton	19,592,084.00	48,965.00
Norwood	40,696,533.00	109,494.00
The George Peabody	36,161,616.00	91,575.00
The Pittsfield	44,135,736.00	117,944.00
The Granite	11,043,059.00	27,553.00
The Quincy	91,191,914.00	262,732.00
Shipbuilders	9,275,530.00	22,480.00
The Randolph	14,516,941.00	35,687.00
Reading	18,018,865.00	47,204.00
The Roger Conant	11,646,335.00	27,804.00
Salem	19,193,404.00	51,113.00
Sandwich	30,837,429.00	81,094.00
Saugus	11,398,364.00	31,202.00

	Total Assets	Minimum Required Additions To Guaranty Fund
The Sharon	\$ 10,604,816.00	\$ 27,523.00
Shirley	4,249,167.00	9,907.00
Central	27,849,589.00	82,336.00
The Southbridge	23,535,638.00	66,817.00
United	50,603,025.00	124,600.00
Stoneham	22,701,803.00	54,912.00
Stoughton	14,978,000.00	36,128.00
Puritan	1,623,049.00	3,424.00
Mechanics	13,793,750.00	35,980.00
Taunton	42,987,664.00	83,060.00
The Weir	9,410,857.00	22,556.00
The Baldwinville	1,704,463.00	4,094.00
The Martha's Vineyard	3,574,189.00	8,862.00
Uxbridge	6,344,566.00	15,471.00
Wakefield	19,217,837.00	43,520.00
Walpole	14,728,333.00	35,927.00
Middlesex Family	8,264,815.00	20,217.00
Ware	19,402,453.00	48,722.00
Wareham	6,516,080.00	15,568.00
Webster	4,640,899.00	13,625.00
Wellesley	11,787,817.00	27,022.00
Westfield	24,397,310.00	60,606.00
The North Weymouth	7,858,936.00	20,023.00
South Shore	15,655,240.00	39,269.00
South Weymouth	8,334,209.00	19,770.00
Winchendon	3,741,717.00	10,900.00
Winchester	12,835,934.00	30,658.00
Woburn	22,262,029.00	53,859.00
Wrentham	4,899,818.00	11,069.00
The Cape Cod	30,040,511.00	81,372.00

COOPERATIVE BANKS ¹1973

	Total Assets	Minimum Required Additions To Guaranty Fund
North Abington	\$ 10,119,352.00	\$ 25,909.00
Adams	11,499,165.00	29,694.00
The Amesbury	5,758,125.00	14,804.00
The Arlington	33,209,741.00	89,326.00
Athol-Clinton	14,585,296.00	36,210.00
Auburn	7,806,646.00	20,726.00
Avon	5,172,829.00	12,966.00
Hyannis	95,620,983.00	272,626.00
Waverly	22,921,838.00	57,280.00
Beverly	28,316,991.00	73,444.00
Beacon	3,980,106.00	9,173.00
Brighton	33,721,554.00	85,541.00
Charlestown	2,616,105.00	6,599.00
The Commonwealth	8,827,170.00	21,149.00
Dorchester Minot	21,836,843.00	58,640.00
Enterprise	8,236,445.00	19,296.00
Farragut	7,158,228.00	17,052.00
Forest Hills	10,530,170.00	26,117.00
Haymarket	32,456,829.00	82,233.00
Hyde Park	13,297,805.00	33,830.00
Jamaica Plain	7,687,634.00	19,861.00
Joseph Warren	6,618,303.00	14,800.00
Massachusetts	14,824,154.00	38,768.00
Meeting House Hill	23,504,488.00	61,599.00
Merchants	126,453,831.00	399,738.00
Mt. Vernon	26,672,616.00	79,121.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Mt. Washington	\$ 17,392,282.00	\$ 43,229.00
Pioneer	67,544,697.00	198,806.00
Roslindale	18,865,055.00	48,173.00
Roxbury-Highland	7,065,587.00	16,323.00
Telephone Workers'	11,979,353.00	28,848.00
Volunteer	34,077,708.00	93,922.00
Workingmens	132,870,815.00	347,589.00
The Braintree	26,907,113.00	69,660.00
Bridgewater	3,307,336.00	7,861.00
Campello	31,838,574.00	88,633.00
Brookline	12,626,981.00	33,229.00
Chestnut Hill	33,947,084.00	93,694.00
Coolidge Corner	30,013,889.00	89,921.00
North Cambridge	19,949,779.00	51,552.00
Reliance	35,820,303.00	90,229.00
Canton	15,570,074.00	40,914.00
Chelsea-Provident	14,018,143.00	35,177.00
Chester	1,324,110.00	3,215.00
Chicopee	5,979,187.00	15,203.00
Pilgrim	7,891,175.00	20,322.00
Concord	38,823,445.00	96,616.00
Dedham	16,758,709.00	41,932.00
North Dighton	2,727,784.00	5,769.00
East Bridgewater	2,631,948.00	6,074.00
East Hampton	2,663,487.00	5,727.00
The North Easton	7,539,558.00	18,801.00
Everett	25,960,729.00	68,038.00
Glendale Square	6,824,079.00	16,986.00
The Fall River Peoples	13,543,699.00	35,345.00

	Total Assets	Minimum Required Additions To Guaranty Fund
The Lafayette	\$ 26,718,830.00	\$ 66,728.00
The Falmouth	30,335,240.00	85,198.00
Fidelity	39,776,063.00	103,429.00
Framingham	58,944,374.00	154,340.00
South Middlesex	18,712,216.00	45,666.00
Dean	6,154,261.00	16,225.00
The Chair-Town	5,947,819.00	10,370.00
Gardner	8,692,727.00	21,070.00
Gloucester	26,633,668.00	66,732.00
Grafton	5,001,266.00	-0-
Greenfield	29,066,060.00	76,451.00
Haverhill	30,713,679.00	84,767.00
Whittier	9,198,594.00	24,180.00
The Hingham	7,097,026.00	17,046.00
The Holbrook	8,733,100.00	22,083.00
The City	5,794,114.00	14,817.00
The Hudson	10,399,943.00	24,699.00
Hull	8,240,420.00	21,610.00
Ipswich	12,477,354.00	33,441.00
Lawrence	27,875,994.00	69,655.00
The Merrimack	22,594,999.00	56,818.00
B. F. Butler	2,638,439.00	5,738.00
Lowell	8,232,621.00	20,454.00
Equitable	23,107,192.00	58,202.00
Lincoln	16,810,644.00	41,156.00
Fellsway	9,105,170.00	23,202.00
Malden	69,939,995.00	173,032.00
Mansfield	20,946,165.00	51,461.00
The Marblehead	4,932,233.00	12,125.00

	Total Assets	Minimum Required Additions To Guaranty Fund
The Marlborough	\$ 24,359,350.00	\$ 68,045.00
Community	8,543,447.00	18,743.00
Hillside-Cambridge	8,595,095.00	21,089.00
The Medford	21,652,570.00	51,632.00
Medway	7,138,600.00	17,093.00
Melrose	17,131,357.00	45,033.00
The Economy	1,764,233.00	4,181.00
Methuen	9,103,674.00	23,450.00
Mayflower	32,121,714.00	78,022.00
Millbury	2,129,781.00	4,317.00
Milton	7,142,724.00	15,894.00
The Needham	64,930,726.00	177,490.00
New Bedford Acushnet	16,257,024.00	-0-
Newburyport	4,039,991.00	9,867.00
The Auburndale	12,284,537.00	31,395.00
The Newton	39,235,443.00	98,206.00
Newton South	9,867,697.00	26,158.00
The Northampton	22,084,505.00	56,483.00
Norwood	44,255,865.00	117,804.00
The George Peabody	39,606,412.00	102,903.00
The Pittsfield	48,123,000.00	134,324.00
The Granite	12,331,055.00	32,948.00
The Quincy	94,188,285.00	287,354.00
Shipbuilders	10,009,938.00	25,518.00
The Randolph	15,317,602.00	41,570.00
Reading	20,388,651.00	53,695.00
The Roger Conant	12,561,738.00	30,598.00
Salem	20,588,077.00	56,851.00
Sandwich	36,382,203.00	96,578.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Saugus	\$ 12,711,256.00	\$ 34,132.00
The Sharon	12,114,495.00	31,865.00
Shirley	4,480,199.00	-19,385.00
Central	30,664,121.00	86,800.00
The Southbridge	25,687,260.00	72,300.00
United	54,346,260.00	138,248.00
Stoneham	28,396,802.00	69,855.00
Stoughton	17,368,483.00	42,133.00
Puritan	1,955,481.00	4,863.00
Mechanics	15,315,644.00	44,464.00
Taunton	53,188,786.00	123,165.00
The Weir	11,126,237.00	28,714.00
The Baldwinville	1,900,865.00	4,524.00
The Martha's Vineyard	4,009,175.00	10,192.00
Uxbridge	6,902,347.00	17,377.00
Wakefield	21,837,442.00	54,459.00
Walpole	17,459,051.00	45,830.00
Middlesex Family	9,751,009.00	22,597.00
Ware	20,605,260.00	54,128.00
Wareham	6,846,034.00	17,484.00
Webster	4,914,430.00	12,388.00
Wellesley	14,002,019.00	32,469.00
Westfield	27,312,311.00	67,241.00
The No. Weymouth	8,532,893.00	21,314.00
South Shore	16,202,729.00	43,706.00
South Weymouth	10,313,603.00	25,908.00
Winchendon	3,905,301.00	11,900.00
Winchester	14,274,691.00	36,104.00
Woburn	26,422,617.00	65,175.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Wrentham	\$ 5,866,256.00	\$ 14,053.00
The Cape Cod	36,576,171.00	98,376.00

COOPERATIVE BANKS ¹1974

	Total Assets	Minimum Required Additions To Guaranty Fund
North Abington	\$ 10,454,515.	\$ 27,626.
Adams	12,629,022.	34,837.
The Amesbury	6,278,224.	16,817.
The Arlington	34,055,107.	97,141.
Athol-Clinton	15,366,756.	40,611.
Auburn	8,103,065.	22,345.
Avon	5,739,086.	14,428.
Hyannis	104,396,139.	315,126.
Waverly	24,715,640.	64,915.
Beverly	28,340,579.	80,845.
Beacon	3,923,247.	11,441.
Brighton	34,252,816.	94,415.
Charlestown	2,941,433.	7,581.
The Commonwealth	9,588,129.	23,851.
Dorchester Minot	22,879,379.	62,314.
Enterprise	8,764,779.	20,897.
Farragut	7,230,142.	18,183.
Forest Hills	10,752,352.	28,253.
Haymarket	31,398,533.	39,109.
Hyde Park	14,503,404.	37,824.
Jamaica Plain	8,231,437.	21,896.
Joseph Warren	6,538,123.	15,400.
Massachusetts	15,606,539.	49,622.
Meeting House Hill	23,652,452.	62,325.
Merchants	125,413,531.	352,183.
Mt. Vernon	24,468,593.	70,964.
Mt. Washington	17,077,307.	45,910.

	Total Assets	Minimum Required Additions To Guaranty Fund
Pioneer	\$ 60,045,121.	\$ 185,227.
Roslindale	19,094,319.	50,397.
Ro[x]bury-Highland	7,395,662.	17,571.
Telephone Workers'	12,164,353.	32,270.
Volunteer	34,465,579.	89,616.
Workingmens	133,774,588.	399,729.
The Braintree	28,792,907.	78,047.
Bridgewater	3,398,325.	11,172.
Campello	32,387,526.	86,873.
Brookline	13,458,548.	39,542.
Chestnut Hill	27,738,054.	82,854.
Coolidge Corner	27,898,230.	93,441.
North Cambridge	20,827,131.	58,639.
Reliance	34,325,504.	94,432.
Canton	16,277,534.	72,200.
Chelsea-Provident	15,035,555.	38,854.
Chester	1,366,337.	3,516.
Chicopee	6,421,276.	16,922.
Pilgrim	7,883,000.	21,411.
Concord	41,143,994.	94,754.
Dedham	16,845,759.	47,270.
North Dighton	2,728,515.	6,473.
East Bridgewater	2,781,114.	7,022.
East Hampton	2,602,959.	6,330.
The North Easton	7,329,733.	21,453.
Everett	27,519,113.	73,872.
Glendale Square	7,731,878.	19,355.
The Fall River Peoples	13,252,457.	35,692.
The Lafayette	28,333,615.	76,657.

	Total Assets	Minimum Required Additions To Guaranty Fund
The Falmouth	\$ 30,501,076.	\$ 92,738.
Fidelity	39,450,982.	110,561.
Framingham	63,790,152.	176,904.
South Middlesex	18,295,374.	46,667.
Dean	6,330,674.	17,295.
The Chair-Town	6,724,081.	17,758.
Gardner	9,120,232.	23,652.
Gloucester	28,560,910.	79,088.
Grafton	5,753,257.	-0-
Greenfield	29,172,920.	83,144.
Haverhill	31,061,137.	93,786.
Whittier	9,419,972.	27,784.
The Hingham	6,888,293.	18,172.
The Holbrook	8,712,731.	24,682.
The City	5,788,392.	17,247.
The Hudson	11,194,085.	29,058.
Hull	8,695,442.	25,543.
Ipswich	13,143,246.	38,855.
Lawrence	28,820,998.	84,414.
The Merrimack	22,890,333.	66,000.
B. F. Butler	2,925,645.	7,108.
Lowell	8,900,288.	23,126.
Equitable	23,396,487.	63,409.
Lincoln	15,898,503.	42,665.
Fellsway	9,030,694.	24,203.
Malden	72,599,168.	188,188.
Mansfield	20,604,990.	58,348.
The Marblehead	4,884,280.	13,524.
The Marlborough	24,843,749.	74,478.

	Total Assets	Minimum Required Additions To Guaranty Fund
Community	\$ 8,519,686.	\$ 21,111.
Hillside-Cambridge	9,462,428.	26,610.
The Medford	23,520,464.	62,674.
Medway	7,795,506.	20,071.
Melrose	17,267,748.	47,174.
The Economy	1,880,514.	6,239.
Methuen	9,482,717.	26,997.
Mayflower	33,741,968.	71,889.
Millbury	2,150,758.	4,690.
Milton	7,673,962.	19,845.
The Needham	66,372,990.	206,300.
New Bedford Acushnet	15,868,211.	-0-
Newburyport	4,395,942.	11,567.
The Auburndale	12,288,507.	34,319.
The Newton	41,042,530.	108,649.
Newton South	10,296,135.	29,116.
The Northampton	23,880,385.	65,820.
Norwood	47,265,838.	134,948.
The George Peabody	40,633,072.	115,226.
The Pittsfield	49,838,661.	147,863.
The Granite	13,196,922.	39,403.
The Quincy	92,352,793.	297,924.
Shipbuilders	10,537,704.	29,130.
The Randolph	16,088,312.	48,160.
Reading	21,791,722.	61,007.
The Roger Conant	12,599,387.	32,767.
Salem	21,081,798.	62,001.
Sandwich	38,517,280.	110,008.
Saugus	13,376,360.	41,120.

	Total Assets	Minimum Required Additions To Guaranty Fund
The Sharon	\$ 12,349,327.	\$ 35,662.
Shirley	4,474,037.	12,084.
Central	31,322,506.	93,658.
The Southbridge	26,963,407.	76,948.
United	54,670,281.	149,105.
Stoneham	29,609,443.	80,251.
Stoughton	17,669,638.	48,700.
Puritan	1,886,298.	5,130.
Mechanics	16,686,391.	46,613.
Taunton	59,058,624.	149,517.
The Weir	11,931,213.	35,424.
The Baldwinville	2,070,168.	5,312.
The Martha's Vineyard	4,293,637.	12,406.
Uxbridge	7,753,475.	24,167.
Wakefield	22,866,206.	60,226.
Walpole	19,503,654.	56,369.
Middlesex Family	10,272,550.	34,462.
Ware	20,897,107.	61,570.
Wareham	6,880,779.	18,787.
Webster	4,995,764.	12,808.
Wellesley	14,654,052.	39,420.
Westfield	27,521,177.	76,561.
The No. Weymouth	8,883,046.	24,350.
South Shore	16,681,333.	45,385.
South Weymouth	11,432,445.	30,281.
Winchendon	3,740,752.	12,400.
Winchester	15,408,680.	41,455.
Woburn	29,250,223.	80,659.
Wrentham	6,372,767.	19,499.
The Cape Cod	36,644,275.	111,828.

COOPERATIVE BANKS ¹1975

	Total Assets	Minimum Required Additions To Guaranty Fund
North Abington	\$ 11,792,137.	\$ 30,454.
Adams	14,226,309.	38,416.
The Amesbury	6,488,797.	18,415.
The Arlington	34,243,474.	93,882.
Athol-Clinton	16,153,204.	42,740.
Auburn	8,200,202.	23,473.
Avon	6,220,304.	16,220.
Hyannis	112,241,953.	341,407.
Waverly	27,220,535.	64,849.
Beverly	27,900,621.	78,271.
Beacon	3,375,865.	10,286.
Brighton	35,605,584.	97,919.
Charlestown	3,060,676.	10,543.
The Commonwealth	9,924,310.	26,443.
Enterprise	9,273,104.	23,566.
Farragut	7,874,490.	19,530.
Forest Hills	10,828,747.	30,631.
Haymarket	30,520,591.	83,280.
Hyde Park	15,047,904.	40,622.
Jamaica Plain	8,764,379.	23,352.
Joseph Warren	6,622,500.	17,400.
Massachusetts	15,004,839.	43,210.
Meeting House Hill	24,226,298.	61,924.
Merchants	147,542,335.	358,952.
Mt. Vernon	22,436,061.	55,124.
Mt. Washington	17,545,266.	47,837.

	Total Assets	Minimum Required Additions To Guaranty Fund
Pioneer	\$ 57,342,958.	\$ 162,911.
Roslindale	20,479,937.	53,597.
Ro[x]bury-Highland	7,824,594.	18,553.
Telephone Workers'	12,487,510.	33,965.
Volunteer	33,018,036.	79,157.
Workingmens	138,902,459.	363,213.
The Braintree	30,090,126.	86,605.
Bridgewater	3,408,993.	9,143.
Campello	33,218,208.	90,994.
Brookline	13,862,388.	42,653.
Chestnut Hill	26,480,350.	71,956.
Coolidge Corner	28,437,601.	87,801.
North Cambridge	21,425,627.	66,286.
Reliance	34,571,620.	92,070.
Canton	17,659,553.	51,530.
Chelsea-Provident	15,283,088.	41,446.
Chester	1,275,885.	3,688.
Chicopee	7,071,715.	13,485.
Pilgrim	8,142,891.	22,050.
Concord	44,114,579.	121,292.
Dedham	17,409,656.	49,154.
North Dighton	2,772,111.	6,510.
East Bridgewater	2,822,567.	7,765.
East Hampton	2,670,380.	6,970.
The North Easton	8,371,298.	23,437.
Everett	29,035,744.	147,138.
Glendale Square	8,093,567.	22,735.
The Fall River Peoples	13,211,364.	35,730.
The Lafayette	28,877,255.	81,876.

	Total Assets	Minimum Required Additions To Guaranty Fund
The Falmouth	\$ 31,965,423.	\$ 93,254.
Fidelity	41,117,389.	112,654.
Framingham	64,969,384.	192,665.
South Middlesex	17,860,714.	56,253.
Dean	6,307,764.	18,412.
The Chair-Town	7,204,354.	18,381.
Gardner	9,405,244.	25,307.
Gloucester	30,807,165.	85,611.
Grafton	5,545,322.	-0-
Greenfield	29,501,086.	83,756.
Haverhill	32,457,806.	98,893.
Whittier	10,319,641.	29,251.
The Hingham	6,786,453.	17,665.
The Holbrook	9,061,155.	23,668.
The City	6,130,535.	17,090.
The Hudson	12,078,349.	32,865.
Hull	9,234,876.	28,258.
Ipswich	13,844,757.	40,855.
Lawrence	28,334,138.	80,206.
The Merrimack	23,697,845.	68,963.
B. F. Butler	3,090,870.	7,729.
Lowell	10,103,108.	26,898.
Equitable	23,740,582.	64,926.
Lincoln	15,315,313.	43,820.
Fellsway	9,535,562.	26,030.
Malden	78,242,572.	207,135.
Mansfield	23,122,292.	63,071.
The Marlborough	26,565,331.	80,507.
Community	8,691,453.	21,812.

	Total Assets	Minimum Required Additions To Guaranty Fund
Hillside-Cambridge	\$ 9,480,435.	\$ 26,330.
The Medford	25,733,928.	69,879.
Medway	8,641,829.	22,721.
Melrose	18,701,285.	48,318.
The Economy	2,076,355.	5,523.
Methuen	9,778,471.	29,110.
Mayflower	34,435,168.	88,198.
Millbury	2,090,518.	4,906.
Milton	8,015,413.	20,943.
The Needham	70,239,965.	203,786.
New Bedford Acushnet	15,987,604.	-0-
Newburyport	4,578,463.	13,192.
The Auburndale	13,007,261.	35,027.
The Newton	45,385,323.	112,769.
Newton South	10,721,482.	29,293.
The Northampton	24,483,838.	71,273.
Norwood	48,340,106.	139,246.
The George Peabody	42,727,006.	119,970.
The Pittsfield	51,553,034.	146,977.
The Granite	14,255,950.	39,825.
The Quincy	93,819,620.	288,436.
Presidential	11,021,348.	30,992.
The Randolph	16,350,401.	53,778.
Reading	22,760,593.	65,396.
The Roger Conant	12,710,197.	32,732.
Heritage	26,401,469.	74,173.
Sandwich	42,004,669.	124,246.
Saugus	14,265,508.	39,806.
The Sharon	12,223,122.	35,995.

	Total Assets	Minimum Required Additions To Guaranty Fund
Shirley	\$ 4,495,415.	\$ 11,764.
Central	33,390,756.	97,193.
The Southbridge	28,999,650.	82,715.
United	55,838,896.	149,820.
Stoneham	31,058,535.	86,307.
Stoughton	19,026,443.	51,667.
Puritan	1,859,256.	3,596.
Mechanics	18,102,052.	50,272.
Taunton	60,102,824.	163,889.
The Weir	12,588,910.	35,308.
The Baldwinville	2,122,416.	5,909.
The Martha's Vineyard	4,514,138.	13,266.
Uxbridge	8,453,780.	22,775.
Wakefield	24,708,025.	66,765.
Walpole	22,169,733.	62,990.
Middlesex Family	10,867,066.	32,333.
Ware	21,552,474.	58,368.
Wareham	7,034,924.	19,701.
Webster	5,240,395.	13,478.
Wellesley	14,839,512.	38,860.
Westfield	28,030,314.	83,096.
The No. Weymouth	9,247,893.	25,332.
South Shore	16,583,818.	44,070.
South Weymouth	12,049,230.	32,523.
Winchendon	3,927,899.	12,500.
Winchester	16,272,813.	43,853.
Woburn	32,532,859.	86,768.
Wrentham	7,060,030.	19,390.
The Cape Cod	39,411,528.	118,152.

(B) SAVINGS BANKS

SAVINGS BANKS ¹1968

	Total Assets	Minimum Required Additions To Guaranty Fund
Abington	\$ 24,174,573.22	\$ 17,000.00
South Adams	17,462,503.23	39,013.24
Provident Institution for Savings in the Towns of Salisbury and Amesbury	12,925,932.69	16,041.00
Amherst	50,697,057.71	107,338.07
The Andover	53,306,875.94	116,500.00
Arlington Five Cents	82,973,563.91	184,047.83
Athol	25,779,088.63	33,000.00
North Middlesex	19,443,763.24	42,025.00
Barre	7,354,285.12	16,340.53
Belmont	28,899,446.30	66,000.00
Beverly	71,194,839.70	-0-
The Boston Five Cents	46,170,266.02	-0-
Brighton Five Cents	46,170,266.02	126,100.00
Charlestown	448,665,134.05	953,526.00
Dorchester	141,758,067.50	307,900.00
East Boston	73,003,809.77	120,900.00
Eliot	67,104,038.84	143,895.00
Grove Hall	43,899,921.22	25,750.00
The Hibernia	12,132,131.84	34,001.06
Home	309,153,648.32	664,400.00
The Hyde Park	38,162,475.74	80,350.00
Lincoln	6,069,436.68	6,152.20
The Provident Institution for Savings in the Town of Boston	632,833,883.96	1,378,000.00

	Total Assets	Minimum Required Additions To Guaranty Fund
South Boston	\$ 144,055,330.77	\$ 324,000.00
Suffolk Franklin	401,488,432.44	228,000.00
Union Savings Bank of Boston	119,882,960.98	272,164.17
Warren Institution for Savings	107,006,570.11	247,700.00
Willey	49,034,195.75	135,549.28
The Braintree	23,576,882.52	52,400.00
Bridgewater	18,390,582.29	40,400.00
Brockton	65,533,525.98	141,400.00
People's Savings Bank of Brockton	34,154,322.68	74,600.00
Brookline Savings Bank (Brookline)		179,300.00
Cambridge	168,450,070.62	-0-
Cambridgeport	125,703,065.00	269,900.00
East Cambridge	56,950,004.82	-0-
North Avenue	54,772,503.45	120,410.00
The Canton Institution for Savings	10,003,251.90	21,250.00
Chelsea	70,389,532.66	105,000.00
County	23,744,413.89	52,100.00
Chicopee	36,100,327.26	77,083.95
Clinton	20,658,883.86	46,937.59
Cohasset	11,730,390.28	31,500.00
The Middlesex Institution for Savings	38,880,825.70	85,500.00
Conway	7,924,127.42	18,000.00
Danvers	41,816,069.21	97,500.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Dedham Institution for Savings	\$ 76,155,467.31	\$ 167,000.00
East Bridgewater	15,090,674.29	33,700.00
Easthampton	47,940,211.33	102,500.00
North Easton	13,228,834.18	-0-
Dukes County	7,031,518.44	15,731.00
Everett	30,795,560.17	63,000.00
Fairhaven Institution for Savings	70,867,752.59	155,000.00
The Citizens' Savings Bank	61,094,819.08	129,034.08
Fall River	49,208,041.94	105,917.88
Fall River Five Cents	42,563,253.03	23,942.30
Union	30,523,603.60	-0-
Fitchburg	59,929,019.25	142,200.00
The Worcester North Savings Institution	62,501,570.45	-0-
Foxborough	10,536,908.26	23,537.51
Framingham Savings Bank (Framingham)		143,000.00
Benjamin Franklin	15,455,162.49	33,385.41
The Gardner	40,248,066.65	-0-
Georgetown	8,424,244.09	19,097.00
Cape Ann	34,674,303.56	76,300.00
Great Barrington	35,954,814.89	79,000.00
The Franklin Savings Institution	44,395,930.10	24,700.00
Greenfield	35,129,556.72	98,500.00
Cape Cod Five Cents	49,330,197.87	107,890.44
Haverhill	91,747,731.67	196,500.00
Pentucket Five Cents	32,264,213.48	69,639.56

	Total Assets	Minimum Required Additions To Guaranty Fund
The Hingham Institution for Savings	\$ 20,663,010.19	\$ 33,220.28
Holyoke	92,840,528.10	197,385.02
Falls-Mechanics'	99,541,905.61	215,849.05
Peoples	77,107,137.75	167,000.00
Holliston-Hopkinton	8,446,335.81	18,798.68
Hudson	23,774,447.88	39,000.00
Ipswich	19,021,383.09	41,300.00
Community	23,253,696.76	50,000.00
Essex Broadway	128,919,779.24	-0-
Lawrence	84,664,553.54	183,610.00
Lee	27,911,681.73	60,000.00
Leicester	7,610,045.26	615.89
Lenox	12,724,554.67	27,843.29
Leominster	36,791,266.31	81,500.00
Lexington	32,940,762.27	73,755.14
The Central	84,079,103.43	190,000.00
The Lowell Five Cent	76,424,233.31	170,250.00
Lowell Institution for Savings	43,559,270.54	97,309.76
Washington	19,974,184.90	44,100.00
Ludlow	48,667,851.58	105,000.00
Lynn Five Cents	110,454,354.65	305,500.00
Lynn Institution for Savings	137,234,434.53	296,174.83
Malden	107,398,003.94	-0-
Marblehead	24,655,647.38	53,000.00
Marlborough	32,488,957.31	71,493.18
Assabet Institution for Savings	20,116,157.35	44,900.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Medford	\$ 55,359,831.52	\$ 123,600.00
Medway	7,496,197.12	16,400.00
Melrose	62,053,813.23	136,564.99
Merrimac	2,851,664.92	-0-
Middleborough	9,021,389.52	20,450.00
Milford	33,464,035.63	74,800.00
Millbury	11,862,743.99	25,291.09
Milton	51,908,058.39	120,000.00
Monson	11,594,733.71	-0-
Nantucket Institution for Savings	13,731,550.68	36,359.38
Natick Five Cents	48,282,591.86	105,900.00
New Bedford Five Cents	106,311,340.25	-0-
New Bedford Institution for Savings	161,206,885.14	100,000.00
Institution for Savings, in Newburyport and its Vicinity	33,325,227.72	95,470.92
Newburyport Five Cents	25,652,452.15	56,100.00
Newton	201,155,551.81	441,639.02
West Newton	53,041,500.15	150,000.00
North Adams Hoosac	47,658,005.37	105,200.00
Florence	23,287,452.11	50,300.00
Nonotuck	24,488,977.49	53,400.00
Northampton Institution for Savings	38,502,874.56	-0-
Attleborough	62,746,205.94	136,700.00
Whitinsville	21,708,574.43	46,446.00
North Brookfield	8,093,422.27	17,177.70

	Total Assets	Minimum Required Additions To Guaranty Fund
South Scituate	\$ 9,983,263.47	\$ 22,250.00
Orange	7,780,868.07	17,205.74
Palmer	31,810,497.30	40,000.00
Warren Five Cents	59,117,145.09	127,600.00
Berkshire County	76,470,638.12	159,250.00
City Savings Bank of Pittsfield	75,394,403.44	161,543.05
Plymouth	15,189,826.99	31,965.21
Plymouth Five Cents	30,706,043.94	67,300.00
Seamen's Savings	14,624,064.96	37,974.00
Quincy	96,849,236.42	211,600.00
Randolph	25,031,743.92	56,589.14
Reading	20,109,757.59	46,000.00
Rockland	19,622,193.95	21,999.00
Granite	6,891,332.55	14,719.00
Salem	93,931,281.81	-0-
Shelburne Falls	8,540,202.80	19,050.00
Salem Five Cents	150,181,374.69	327,036.14
Somerset	18,208,474.95	40,390.28
Somerville	32,939,489.71	-0-
Southbridge	30,793,932.72	69,400.00
Spencer	13,854,214.54	29,450.00
Hampden	47,442,247.15	106,000.00
Springfield Five Cents	104,489,026.37	230,000.00
Springfield Institution for Savings	296,773,852.77	610,986.00
Stoneham	27,589,864.72	59,902.48
Bristol County	38,505,284.61	92,800.00
Taunton	27,684,829.42	-0-

	Total Assets	Minimum Required Additions To Guaranty Fund
Uxbridge	\$ 18,273,000.74	\$ 5,000.00
Wakefield	42,982,412.51	96,000.00
Waltham	68,493,365.12	159,200.00
Ware	68,758,347.96	141,700.00
Wareham	55,095,544.39	120,100.00
Warren	6,885,453.89	-0-
Watertown	45,993,245.69	103,000.00
Webster Five Cents	34,714,675.63	75,650.00
Wellfleet	7,775,808.81	17,200.00
Westborough	19,004,019.38	41,500.00
Westfield	55,537,584.60	121,150.00
Worocco	40,515,683.96	89,700.00
East Weymouth	12,936,932.06	28,193.39
South Weymouth	36,344,321.29	78,277.00
Weymouth	30,782,759.14	67,533.38
Whitman	21,596,170.12	-0-
Haydenville	4,721,536.51	5,400.00
Williamstown	22,676,294.32	51,307.60
Winchendon	17,655,230.89	-0-
Winchester	36,512,947.40	77,000.00
Winthrop	17,835,393.19	38,956.36
Woburn Five Cents	33,109,733.13	73,000.00
Bay State	41,919,164.50	90,000.00
People's Savings Bank, in the City of Worcester	130,495,467.37	100.00
Worcester County Institution for Savings	247,414,334.03	527,952.37
Worcester Five Cents	166,787,114.23	-0-
Worcester Mechanics	96,867,010.47	161,000.00
Bass River	87,811,337.40	191,668.34

SAVINGS BANKS ¹1969

	Total Assets	Minimum Required Additions To Guaranty Fund
Abington	\$ 27,134,278.23	\$ -0-
South Adams	18,274,900.19	40,487.31
Provident Institution for Savings in the Towns of Salisbury and Amesbury	13,445,770.70	26,651.00
Amherst	57,110,376.38	118,975.84
The Andover	59,331,202.97	127,750.00
Arlington Five Cents	92,114,759.95	200,719.76
Athol	27,030,915.41	60,000.00
North Middlesex	20,654,462.13	45,000.00
Barre	7,784,993.31	16,906.58
Belmont	30,151,614.32	86,509.62
Beverly	75,580,862.50	41,600.00
The Boston Five Cents	644,710,807.03	355,109.00
Brighton Five Cents	44,664,074.50	101,900.00
Charlestown	484,512,526.35	1,029,978.00
Dorchester	209,772,104.47	459,148.41
East Boston	77,829,353.76	172,100.00
Eliot	69,926,301.41	158,400.00
Grove Hall	42,479,043.19	25,200.00
The Hibernia	13,892,485.55	30,142.19
Home	335,820,787.82	744,000.00
The Hyde Park	41,754,306.83	87,800.00
Lincoln	6,138,555.22	13,025.67
The Provident Institution for Savings in the Town of Boston	665,312,080.96	1,448,300.00

	Total Assets	Minimum Required Additions To Guaranty Fund
South Boston	\$ 175,856,342.92	\$ 372,200.00
Suffolk Franklin	412,265,095.82	622,955.00
Union Warren	238,181,641.54	530,139.43
The Braintree	27,559,800.67	57,100.00
Bridgewater	19,118,095.22	31,100.00
Brockton	73,705,205.55	157,000.00
People's Savings Bank of Brockton	36,032,651.29	76,350.00
Brookline	85,101,747.66	190,400.00
Cambridge	167,788,310.80	-0-
Cambridgeport	147,314,485.65	315,500.00
East Cambridge	63,631,569.55	125,383.83
North Avenue	58,057,277.10	-0-
The Canton Institution for Savings	10,866,923.44	23,330.00
Chelsea-County	103,881,042.20	87,300.00
Chicopee	39,805,419.82	81,781.26
Clinton	22,483,722.42	50,296.75
Cohasset	12,442,249.70	27,200.00
The Middlesex Institution for Savings	41,639,350.27	93,000.00
Conway	8,202,349.55	18,200.00
Danvers	46,507,371.30	75,000.00
Dedham Institution for Savings	79,009,104.81	173,100.00
East Bridgewater	15,754,134.97	35,200.00
Easthampton	52,351,715.53	138,800.00
North Easton	14,337,671.41	25,000.00
Dukes County	7,878,886.02	15,588.19

	Total Assets	Minimum Required Additions To Guaranty Fund
Everett	\$ 35,618,976.65	\$ 75,300.00
Fairhaven Institution for Savings	76,500,064.50	171,500.00
The Citizens'	65,260,695.58	138,423.80
Fall River	52,488,340.84	114,333.02
Fall River Five Cents Union	46,120,029.59	101,000.00
Fitchburg	32,617,430.06	-0-
The Worcester North Savings Institution	62,520,460.52	139,200.00
Foxborough	64,429,047.59	-0-
Framingham	11,244,677.34	26,517.00
Benjamin Franklin	70,073,733.19	158,000.00
The Gardner	16,202,841.80	43,930.29
Georgetown	45,213,428.35	55,100.00
Cape Ann	8,941,265.88	19,728.00
Great Barrington	38,212,568.08	81,950.00
The Franklin Savings Institution	39,219,063.51	86,500.00
Greenfield	47,330,305.66	52,000.00
Cape Cod Five Cents	38,212,437.97	81,600.00
Haverhill	54,843,261.32	119,700.00
Pentucket Five Cents	97,688,562.96	212,000.00
The Hingham Institution for Savings	33,751,915.93	72,548.19
Community Savings	22,406,294.09	48,560.92
People's	108,642,946.60	231,103.86
Holyoke	82,190,264.39	178,500.00
Holliston-Hopkinton	96,793,225.69	257,922.86
Hudson	8,865,216.04	19,943.14
	25,098,468.02	55,300.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Ipswich	\$ 19,950,438.81	\$ 43,800.00
Community	24,326,620.82	70,000.00
Essex Broadway	134,051,299.84	-0-
Lawrence	90,594,195.82	195,610.00
Lee	29,265,268.96	62,500.00
Leicester	7,704,172.86	-0-
Lenox	13,268,635.93	29,051.71
Leominster	37,831,726.59	85,500.00
Lexington	38,311,545.15	79,927.20
The Central	87,556,662.41	195,000.00
The Lowell Five Cents Lowell Institution for Savings	79,850,556.36	178,650.00
Washington	50,143,434.05	107,499.79
Ludlow	20,946,545.48	46,000.00
Lynn Five Cents	53,611,917.06	111,300.00
Lynn Institution for Savings	113,757,202.52	251,500.00
Malden	144,439,391.38	312,019.40
Marblehead	115,421,411.81	890.51
Marlborough	26,889,622.90	59,000.00
Assabet Institution for Savings	35,258,353.99	76,918.86
Medford	22,357,668.08	49,500.00
Medway	61,769,642.29	136,100.00
Melrose	8,272,955.61	17,300.00
Merrimac	64,842,815.75	143,023.72
Middleborough	3,023,209.47	-0-
Milford	9,469,207.27	21,400.00
Millbury	36,276,770.11	80,150.00
	12,304,875.06	26,036.56

	Total Assets	Minimum Required Additions To Guaranty Fund
Milton	\$ 61,382,208.03	\$ 134,000.00
Monson	12,398,361.17	-0-
Nantucket Institution for Savings	15,208,363.74	32,653.79
Natick Five Cents	51,916,523.39	114,100.00
New Bedford Five Cents	116,896,474.66	255,500.00
New Bedford Institution for Savings	175,478,323.11	400,000.00
Institution for Savings, in Newburyport and its Vicinity	35,322,049.11	137,276.23
Newburyport Five Cents	26,912,154.37	57,200.00
Newton	221,803,633.15	598,352.76
West Newton	56,493,669.42	127,000.00
North Adams Hoosac	50,420,314.53	110,100.00
Florence	24,792,623.59	55,200.00
Nonotuck	25,246,759.45	55,900.00
Northampton Institution for Savings		-0-
Attleborough	68,555,414.03	147,250.00
Whitinsville	23,508,506.33	50,036.00
North Brookfield	8,787,864.98	23,219.87
South Scituate	10,147,817.44	24,000.00
Orange	8,322,693.01	18,121.35
Palmer	34,193,409.04	55,000.00
Warren Five Cents	64,531,590.10	137,906.14
Berkshire County	82,175,176.67	172,925.00
City Savings Bank of Pittsfield	79,235,500.78	170,689.41
Plymouth	17,852,869.30	36,718.08

	Total Assets	Minimum Required Additions To Guaranty Fund
Plymouth Five Cents	\$ 34,854,530.18	\$ 74,900.00
Seamen's	15,504,070.91	32,939.53
Quincy	106,559,224.78	227,300.00
Randolph	27,874,033.30	61,703.52
Reading	21,830,572.72	49,500.00
Rockland	20,923,562.36	46,214.00
Granite	7,464,618.52	16,194.00
Salem	98,991,148.87	-0-
Salem Five Cents	165,373,882.57	356,056.71
Shelburne Falls	9,218,611.52	20,455.00
Somerset	19,968,641.67	42,145.34
Somerville	34,789,298.24	-0-
Southbridge	33,877,673.38	74,200.00
Spencer	15,174,383.63	32,500.00
Hampden	49,679,203.03	112,000.00
Springfield Five Cents	109,387,804.12	298,500.00
Springfield Institution for Savings	319,438,927.31	838,091.00
Stoneham	29,851,055.64	64,658.59
Bristol County	41,882,632.76	93,000.00
Taunton	28,574,733.55	33,449.37
Uxbridge	19,577,369.92	10,300.00
Wakefield	46,044,299.93	102,000.00
Waltham	73,344,591.71	165,000.00
Ware	77,296,694.69	155,500.00
Wareham	59,710,427.34	129,300.00
Warren	7,297,492.18	-0-
Watertown	50,228,504.03	111,000.00
Webster	37,744,146.10	81,250.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Wellfleet	\$ 8,261,527.24	\$ 18,500.00
Westborough	20,584,207.13	44,800.00
Westfield	59,412,935.36	160,175.00
Woronoco	43,996,478.60	94,900.00
East Weymouth	14,601,766.79	31,640.94
South Weymouth	39,796,209.52	84,550.00
Weymouth	33,534,716.16	73,416.31
Whitman	23,927,185.92	-0-
Williamstown	23,241,544.09	52,075.86
Haydenville	4,963,689.47	10,900.00
Winchendon	19,053,832.55	50,832.13
Winchester	37,983,206.21	82,800.00
Winthrop	21,141,417.26	45,488.61
Woburn Five Cents	37,089,962.04	80,200.00
Bay State	46,063,612.62	98,000.00
People's Savings Bank in the City of Worcester	139,043,514.50	-0-
Worcester County Institution for Savings	255,963,232.90	546,846.00
Worcester Five Cents	181,487,660.16	-0-
Worcester Mechanics	102,888,890.89	171,000.00
Bass River	105,784,205.18	219,300.00

SAVINGS BANKS¹1970

	Total Assets	Minimum Required Additions To Guaranty Fund
Abington	\$ 30,623,756.71	\$ 50,000.00
South Adams	20,033,000.39	43,401.24
Provident Institution for Savings in the Towns of Salisbury and Amesbury	14,181,480.53	30,226.00
Amherst	63,227,784.73	134,791.69
The Andover	64,966,076.23	146,109.10
Arlington Five Cents	99,593,199.41	235,851.77
Athol	28,411,847.22	62,000.00
North Middlesex	23,779,719.52	63,500.00
Barre	8,275,869.29	17,728.58
Belmont	33,519,312.28	75,300.00
Beverly	81,110,395.78	176,000.00
The Boston Five Cents	655,863,264.08	1,441,150.00
Brighton Five Cents	48,522,496.45	103,900.00
Charlestown	501,153,635.85	1,067,575.00
Dorchester	226,247,192.05	475,700.00
East Boston	82,157,588.90	183,600.00
Eliot	67,890,198.69	153,405.00
Grove Hall	40,039,261.19	-0-
The Hibernia	14,807,157.13	32,322.44
Home Savings Bank	322,569,142.35	725,300.00
The Hyde Park	45,637,327.01	96,200.00
Lincoln	6,466,836.91	6,718.00
The Provident Institution for Savings in the Town of Boston	734,899,414.08	1,529,500.00

	Total Assets	Minimum Required Additions To Guaranty Fund
South Boston	\$ 204,053,958.50	\$ 461,000.00
Suffolk Franklin	425,035,787.61	317,685.00
Union Warren	244,148,315.61	545,891.51
The Braintree	29,808,779.55	65,500.00
Bridgewater	20,138,667.25	32,600.00
Brockton	79,730,917.06	171,600.00
People's Savings Bank of Brockton	36,410,774.57	80,700.00
Brookline	93,146,101.07	201,000.00
Cambridge	169,430,269.32	-0-
Cambridgeport	169,839,356.42	365,000.00
East Cambridge	73,082,921.50	155,753.00
North Avenue	61,676,608.10	89,700.00
The Canton Institution for Savings	12,973,330.65	26,903.00
Chelsea-County	110,929,498.08	50,000.00
Chicopee	42,525,448.73	111,736.50
Clinton	23,897,097.69	53,763.83
Cohasset	13,667,593.58	30,300.00
The Middlesex Institution for Savings	46,541,509.84	101,000.00
Conway	8,527,720.80	19,200.00
Danvers	49,861,573.68	100,400.00
Dedham Institution for Savings	82,102,792.60	179,800.00
East Bridgewater	16,925,660.27	36,900.00
Easthampton	53,795,771.59	118,400.00
North Easton	15,406,163.09	57,000.00
Dukes County	9,125,837.78	20,373.21

	Total Assets	Minimum Required Additions To Guaranty Fund
Everett	\$ 40,312,333.74	\$ 85,600.00
Fairhaven Institution for Savings	81,006,095.62	182,000.00
The Citizens'	69,160,627.97	148,146.61
Fall River	54,800,959.41	120,304.32
Fall River Five Cents Union	49,110,004.83	105,000.00
Fitchburg	33,802,269.23	-0-
The Worcester North Savings Institution	66,675,189.41	146,600.00
Foxborough	67,148,021.53	-0-
Framingham	12,924,494.97	27,635.00
Benjamin Franklin	78,027,941.15	175,750.00
The Gardner	17,837,111.40	38,109.31
Georgetown	48,164,911.75	112,600.00
Cape Ann	9,338,647.82	20,791.00
Great Barrington	41,706,112.10	89,200.00
The Franklin Savings Institution	41,802,770.84	92,300.00
Greenfield	50,304,939.28	60,000.00
Cape Cod	4,402,595.03	87,700.00
Haverhill	60,860,123.35	146,000.00
Pentucket Five Cents	106,162,167.43	226,307.46
The Hingham Institution for Savings	35,068,931.99	75,435.19
Community	25,723,625.44	54,750.00
Holyoke	114,571,028.64	299,438.24
Peoples	101,254,087.17	216,563.29
Holliston-Hopkinton	86,004,561.29	186,000.00
	9,483,563.77	20,965.51

	Total Assets	Minimum Required Additions To Guaranty Fund
Hudson	\$ 27,131,837.15	\$ 58,700.00
Ipswich	21,472,131.03	46,600.00
Community	25,170,669.86	60,000.00
Essex Broadway	141,114,184.93	106,500.00
Lawrence	94,958,987.76	207,002.00
Lee	30,775,547.42	66,000.00
Leicester	7,872,296.18	-0-
Lenox	13,677,749.54	40,130.50
Leominster	39,403,887.74	87,700.00
Lexington	41,303,188.48	89,348.95
The Central	89,673,861.77	200,000.00
The Lowell Five Cents	84,314,759.66	188,250.00
Lowell Institution for Savings	52,848,712.22	115,160.39
Washington	21,517,592.72	48,500.00
Ludlow	57,935,180.97	129,400.00
Lynn Five Cents	119,913,791.39	259,500.00
Lynn Institution for Savings	151,301,955.89	324,412.98
Malden	121,480,180.68	130,000.00
Marblehead	29,388,669.04	64,500.00
Marlborough	37,540,232.86	82,932.76
Assabet Institution for Savings	25,449,731.09	56,000.00
Medford	69,286,521.18	149,400.00
Medway	9,318,604.42	19,400.00
Melrose	67,634,239.64	150,487.33
Merrimac	3,521,514.34	3,800.00
Middleborough	9,606,722.16	22,200.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Milford	\$ 40,119,770.40	\$ 86,900.00
Millbury	13,232,606.80	34,314.61
Milton	71,905,900.29	158,000.00
Monson	13,654,204.91	-0-
Nantucket Institution for Savings	16,910,640.24	35,942.81
Natick Five Cents	55,447,550.19	121,200.00
New Bedford Five Cents	126,225,527.82	296,100.00
New Bedford Institution for Savings	186,846,231.67	446,254.66
Institution for Savings, in Newburyport and its Vicinity	37,293,646.62	119,092.30
Newburyport Five Cents	28,716,954.50	61,100.00
Newton	243,042,468.68	535,108.00
West Newton	60,075,137.56	134,000.00
North Adams Hoosac	53,945,902.53	115,600.00
Florence	25,744,902.53	56,700.00
Nonotuck	26,248,587.25	72,050.00
Northampton Institution for Savings	48,224,039.84	52,000.00
Attleborough	74,946,748.37	158,000.00
Whitinsville	25,603,028.95	54,735.00
North Brookfield	9,550,345.54	20,447.08
South Scituate	10,511,897.99	12,250.00
Orange	9,158,620.61	19,924.21
Palmer	37,137,324.99	125,000.00
Warren Five Cents	69,002,690.63	148,800.00
Berkshire County	87,717,508.83	184,425.00

	Total Assets	Minimum Required Additions To Guaranty Fund
City Savings Bank of Pittsfield	\$ 85,031,437.57	\$ 183,365.70
Plymouth	20,694,636.88	46,776.84
Plymouth Five Cents	40,290,383.66	85,900.00
Seamen's	16,665,009.03	34,828.73
Quincy	116,262,836.14	247,873.37
Randolph	32,255,837.58	70,526.97
Reading	24,537,820.69	53,500.00
Rockland	21,983,700.55	48,610.00
Granite	8,121,586.27	17,433.00
Salem	106,747,409.39	58,500.00
Salem Five Cents	176,711,893.54	385,651.81
Shelburne Falls	9,960,138.54	23,125.00
Somerset	20,517,024.59	44,142.92
Somerville	36,449,301.74	-0-
Southbridge	36,527,652.98	81,800.00
Spencer	16,013,651.43	35,100.00
Hampden	51,715,763.87	116,500.00
Springfield Five Cents	113,176,403.33	248,500.00
Springfield Institution for Savings	343,796,330.02	723,500.00
Stoneham	32,257,153.25	70,200.00
Bristol County	46,845,579.68	100,500.00
Taunton	31,149,802.18	68,923.10
Uxbridge	20,743,495.20	-0-
Wakefield	49,625,967.53	110,000.00
Waltham	80,582,021.20	194,000.00
Ware	77,753,905.33	165,100.00
Wareham	66,771,766.18	154,700.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Warren	\$ 7,778,260.81	\$ 4,900.00
Watertown	56,333,253.49	122,500.00
Webster Five Cents	40,453,224.55	87,450.00
Wellfleet	9,204,488.41	20,400.00
Westborough	23,049,915.08	49,800.00
Westfield	63,558,816.64	138,375.00
Woronoco	47,665,501.61	102,700.00
East Weymouth	16,294,777.27	35,849.47
South Weymouth	41,079,425.26	89,774.00
Weymouth	35,128,059.95	77,967.76
Whitman	27,378,665.78	55,000.00
Haydenville	5,233,404.62	-0-
Williamstown	23,931,841.53	56,992.73
Winchendon	19,027,590.10	-0-
Winchester	43,138,071.11	92,300.00
Winthrop	24,844,843.63	53,377.57
Woburn Five Cents	40,774,190.64	20,200.00
Bay State	48,297,278.48	123,355.24
People's Savings Bank, in the City of Worcester	146,898,946.19	184,000.00
Worcester County Institution for Savings	271,846,693.32	569,923.38
Worcester Five Cents	192,252,144.18	264,000.00
Worcester Mechanics	107,146,818.00	248,000.00
Bass River	119,343,467.76	274,900.00

SAVINGS BANK ¹1971

	Total Assets	Minimum Required Additions To Guaranty Fund
Abington	\$ 32,904,016.72	\$ 71,000.00
South Adams	22,340,532.14	51,695.14
Provident Institution for Savings in the Towns of Salisbury and Amesbury	5,981,946.37	33,046.00
Amherst	73,504,839.00	153,105.13
The Andover	77,068,445.93	161,140.22
Arlington Five Cents	116,454,028.79	251,932.66
Athol	30,030,919.12	67,000.00
North Middlesex	26,873,985.52	62,000.00
Barre	8,859,407.13	19,068.41
Belmont	39,102,534.35	86,500.00
Beverly	89,794,616.70	195,500.00
The Boston Five Cents	745,774,321.75	1,575,341.00
Brighton Five Cents	53,375,039.10	-0-
Charlestown	547,308,476.25	1,152,782.00
Dorchester	249,087,666.18	517,400.00
East Boston	89,116,109.18	195,300.00
Eliot	68,036,658.78	150,575.00
Grove Hall	42,585,504.93	-0-
The Hibernia	19,772,215.21	40,604.42
Home	356,213.81	755,900.00
Hyde Park	50,084,192.35	106,200.00
Lincoln	6,677,329.66	6,750.00
The Provident Institution for Savings in the Town of Boston	836,096,920.11	1,748,300.00

	Total Assets	Minimum Required Additions To Guaranty Fund
South Boston	\$ 239,439,185.54	\$ 521,000.00
Suffolk Franklin	499,480,612.73	1,062,871.00
Union Warren	279,967,643.65	588,817.13
The Braintree	37,801,751.77	82,900.00
Bridgewater	22,453,145.99	47,700.00
Brockton	91,693,702.17	193,400.00
People's Savings Bank of Brockton	40,315,318.50	101,000.00
Brookline	12,938,138.64	235,100.00
Cambridge	258,763,241.96	371,532.47
Cambridgeport	180,027,847.76	400,400.00
East Cambridge	80,152,930.73	172,594.00
The Canton Institution for Savings	16,306,730.24	32,235.00
Chelsea-County	132,118,106.19	276,000.00
Chicopee	47,826,130.64	98,329.12
Clinton	26,628,229.37	59,092.23
Cohasset	15,968,303.62	37,100.00
The Middlesex Institution for Savings	56,369,829.55	117,000.00
Conway	9,204,694.56	20,300.00
Danvers	57,161,120.28	117,290.00
Dedham Institution for Savings	92,253,580.19	194,400.00
East Bridgewater	18,946,803.82	40,500.00
Easthampton	59,194,409.78	129,000.00
North Easton	17,879,812.79	28,800.00
Dukes County	11,436,024.54	23,944.20
Everett	47,225,522.80	99,800.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Fairhaven	\$ 92,495,615.11	\$ 206,000.00
The Citizens'	75,807,002.83	186,572.53
Fall River	60,650,667.55	130,289.45
Fall River Five Cents	56,308,971.51	116,850.00
Union	37,126,847.69	60,500.00
Fitchburg	73,709,817.37	160,200.00
The Worcester North Savings Institution	73,417,848.50	142,500.00
Foxborough	15,766,104.11	33,337.00
Framingham	96,675,590.20	208,500.00
Benjamin Franklin	20,883,689.36	42,502.37
The Gardner	53,503,485.92	113,500.00
Georgetown	10,106,376.37	21,986.00
Cape Ann	47,319,644.27	100,925.00
Great Barrington	46,536,624.26	99,100.00
The Franklin Savings Institution	56,552,195.73	110,000.00
Greenfield	45,072,160.71	96,200.00
Cape Cod Five Cents	74,861,739.81	168,000.00
The Family Mutual	117,689,550.79	248,192.54
Pentucket	38,470,826.34	81,634.45
The Hingham Institution for Savings	30,086,535.24	68,750.00
Community	131,856,592.39	272,843.70
Holyoke	109,342,091.16	230,010.81
Peoples	94,534,836.31	201,500.00
Holliston-Hopkinton	10,418,376.68	22,786.62
Hudson	29,722,977.57	65,500.00
Ipswich	23,982,182.35	51,300.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Community	\$ 27,365,555.97	\$ 44,000.00
Essex Broadway	154,812,391.97	330,000.00
Lawrence	106,306,696.70	224,786.00
Lee	33,141,362.57	99,900.00
Leicester	8,275,548.53	4,700.00
Lenox	15,262,140.59	32,667.32
Leominster	43,504,184.70	93,300.00
Lexington	47,735,410.80	100,576.80
The Central	95,363,885.16	209,000.00
The Lowell Five Cent Lowell Institution for Savings	93,991,034.46	202,030.75
Washington	58,265,857.63	128,914.13
Ludlow	22,958,434.18	50,000.00
Lynn Five Cents	65,170,022.48	133,200.00
Lynn Institution for Savings	134,450,008.37	280,500.00
Malden	171,086,987.97	353,763.43
Marblehead	134,990,818.95	206,200.00
Marlborough	34,283,307.90	72,500.00
Assabet Institution for Savings	42,699,800.21	92,483.81
Medford	28,451,386.83	63,000.00
Medway	79,572,315.68	171,500.00
Melrose	10,879,644.50	22,200.00
Merrimac	75,806,631.89	163,506.06
Middleborough	3,901,711.55	8,108.00
Milford	10,643,755.95	6,100.00
Millbury	43,465,891.71	94,600.00
	14,511,437.02	30,413.95

	Total Assets	Minimum Required Additions To Guaranty Fund
Milton	\$ 82,360,433.27	\$ 185,000.00
Monson	14,658,880.90	-0-
Nantucket Institution for Savings	18,975,420.14	41,685.25
Natick	62,358,801.77	133,400.00
New Bedford Five Cents	141,101,443.92	301,000.00
New Bedford Institution for Savings	209,970,669.14	454,126.06
Institution for Savings, in Newburyport and its Vicinity	41,593,528.37	90,564.04
Newburyport Five Cents	33,293,539.78	68,800.00
Newton	296,086,266.45	632,711.00
West Newton	72,016,937.63	154,000.00
North Adams Hoosac	60,105,381.94	138,000.00
Florence	28,008,628.59	60,200.00
Nonotuck	28,978,025.39	63,050.00
Northampton Institution for Savings	54,163,424.19	113,800.00
N. Attleborough	82,703,475.06	174,500.00
Whitinsville	28,725,878.08	61,083.00
North Brookfield	10,715,324.37	22,729.17
South Scituate	11,502,719.78	-0-
Orange	10,413,763.73	22,183.75
Palmer	40,320,567.46	160,000.00
Warren Five Cents	77,798,382.81	163,300.00
Berkshire County	96,971,415.55	203,700.00
City Savings Bank of Pittsfield	95,845,356.06	200,720.70

	Total Assets	Minimum Required Additions To Guaranty Fund
Plymouth	\$ 24,779,999.38	\$ 51,701.52
Plymouth Five Cents	50,051,205.78	101,800.00
Seamen's	17,852,274.01	37,375.49
Quincy	136,793,320.28	282,369.88
Randolph	40,411,259.92	84,795.62
Reading	29,605,662.46	62,000.00
Rockland	25,225,890.63	53,932.00
Granite	10,222,204.88	20,526.00
Salem	117,492,983.58	247,500.00
Salem Five Cents	198,231,365.77	427,214.94
Shelburne Falls	10,664,190.77	23,540.00
Somerset	23,251,585.29	47,065.50
Somerville	40,350,977.26	-0-
Southbridge	40,363,002.47	88,200.00
Spencer	17,409,234.91	38,000.00
Hampden	48,263,101.78	129,500.00
Springfield Five Cents	125,982,388.93	282,500.00
Springfield Institution for Savings	383,365,000.41	799,900.00
Stoneham	37,225,843.80	79,150.00
Bristol County	54,145,676.19	113,800.00
Taunton	35,740,567.58	76,207.78
Uxbridge	22,094,626.45	-0-
Wakefield	58,199,301.38	122,000.00
Waltham	92,897,120.12	203,400.00
Ware	84,455,570.38	186,900.00
Wareham	79,123,980.50	166,500.00
Warren	8,686,262.60	9,250.00
Watertown	68,697,570.11	145,000.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Webster Five Cents	\$ 44,227,455.48	\$ 95,050.00
Wellfleet	10,795,193.00	23,500.00
Westborough	26,618,745.87	57,100.00
Westfield	72,049,472.17	155,000.00
Woronoco	52,154,649.45	112,150.00
East Weymouth	19,806,479.25	41,241.70
South Weymouth	46,810,052.15	98,656.00
Weymouth	39,946,270.95	85,717.42
Whitman	29,682,830.17	63,900.00
Haydenville	5,865,315.57	9,600.00
Williamstown	26,301,993.96	56,171.43
Winchendon	20,740,684.67	-0-
Winchester	50,679,230.87	108,300.00
Winthrop	29,096,212.55	61,845.51
Woburn Five Cents	47,056,931.01	73,500.00
Bay State	53,572,514.94	116,115.57
Consumers	210,498,235.27	429,600.00
People's Mechanics	271,256,047.14	584,300.00
Worcester County Institution for Savings	295,991,477.07	620,644.52
Bass River	144,745,738.35	304,100.00

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	Total Assets	Minimum Required Additions To Guaranty Fund
Abington	\$ 36,297,085.93	\$ 84,800.00
South Adams	25,478,780.55	54,356.78
Provident Institution for Savings in the Towns of Salisbury and Amesbury	17,413,251.65	36,486.00
Amherst	83,964,328.86	178,390.74
The Andover	88,235,732.86	187,317.30
Arlington Five Cents	130,235,849.81	287,718.38
Athol	31,235,194.28	70,500.00
North Middlesex	31,391,478.74	66,310.00
Barre	9,391,626.88	20,149.00
Belmont	45,262,518.78	100,800.00
Beverly	97,765,461.37	214,200.00
The Boston Five Cents	852,936,804.62	1,758,800.00
Charlestown	652,286,298.80	1,266,761.00
Dorchester	261,788,348.89	548,680.00
East Boston	95,337,188.22	209,009.00
Eliot	68,113,008.75	150,300.00
Grove Hall	47,818,569.31	26,000.00
The Hibernia	23,816,174.00	51,058.89
Home	390,119,713.47	827,300.00
The Hyde Park	54,933,355.71	116,550.00
Lincoln	6,869,091.57	14,507.84
The Provident Institution for Savings in the Town of Boston	888,250,779.71	1,920,600.00

	Total Assets	Minimum Required Additions To Guaranty Fund
South Boston	\$ 262,009.32	\$ 580,000.00
Suffolk Franklin	551,203,797.45	1,192,573.00
Union Warren	313,087,562.92	670,598.04
The Braintree	46,921,288.75	87,400.00
Bridgewater	24,107,919.97	52,300.00
Brockton	100,828,920.63	217,600.00
People's Savings Bank of Brockton	43,457,948.67	110,150.00
Brookline	134,422,973.57	285,100.00
Cambridge	285,563,161.69	604,708.34
Cambridgeport	189,869,767.33	421,700.00
East Cambridge	86,781,533.76	187,693.00
The Canton Institution for Savings	19,552,502.41	40,184.00
Atlantic	148,041,860.80	316,000.00
Chicopee	51,970,503.13	108,397.14
Clinton	29,168,670.13	65,184.10
Cohasset	17,885,684.50	38,200.00
The Middlesex Institution for Savings	63,445,470.57	133,500.00
Conway	10,191,419.97	22,100.00
Danvers	62,943,023.24	130,900.00
Dedham Institution for Savings	100,201,155.75	215,000.00
East Bridgewater	20,474,682.28	44,900.00
Easthampton	62,805,346.13	138,600.00
North Easton	29,917,794.84	44,600.00
Dukes County	14,425,654.38	30,404.42
Everett	53,920,473.38	113,700.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Fairhaven	\$ 101,456,830.87	\$ 223,000.00
The Citizens'	83,481,497.63	177,161.76
Fall River	66,538,687.16	143,913.45
Fall River Five Cents	64,658,985.45	132,900.00
Union	41,017,312.66	112,800.00
Fitchburg	79,750,700.59	173,500.00
The Worcester North Savings Institution	82,243,468.45	170,000.00
Foxborough	18,845,673.83	39,707.00
Framingham	114,149,454.25	245,310.00
Benjamin Franklin	22,872,200.83	52,232.91
The Gardner	58,760,896.81	124,000.00
Georgetown	11,145,689.37	25,500.00
Cape Ann	53,488,799.53	115,350.00
Great Barrington	53,087,844.50	112,800.00
The Franklin Savings Institution	61,183,317.49	160,000.00
Greenfield	51,821,024.16	108,100.00
Cape Cod Five Cents	88,749,688.14	198,000.00
The Family Mutual	125,589,042.62	269,000.00
Pentucket Five Cents	40,482,660.71	88,897.35
The Hingham Institution for Savings	34,369,614.96	85,000.00
Community	278,647,948.43	596,738.80
Holyoke	117,782,240.86	247,697.22
Peoples	101,598,670.06	215,500.00
Holliston-Hopkinton	11,420,161.61	25,371.36
Hudson	32,697,956.64	74,500.00
Ipswich	25,683,509.72	56,800.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Community	\$ 28,691,490.11	\$ 93,000.00
Essex Broadway	167,492,936.21	361,000.00
Lawrence	116,029,256.62	247,282.00
Lee	37,395,541.04	78,400.00
Leicester	8,637,771.26	19,450.00
Lenox	17,565,365.16	37,036.45
Leominster	47,005,511.27	102,100.00
Lexington	53,306,527.21	114,252.70
The Central	101,228,345.31	234,000.00
The Lowell Five Cent	100,003,205.44	217,637.01
Lowell Institution for Savings	64,001,245.65	142,117.48
Washington	24,623,218.32	54,000.00
Andlow	72,360,540.83	149,575.00
Lynn Five Cents	144,993,190.96	332,750.00
Lynn Institution for Savings	181,966,900.95	384,529.48
Malden	151,099,893.42	310,950.00
Marblehead	38,185,882.06	82,750.00
Marlborough	48,841,852.37	104,447.73
Assabet Institution for Savings	31,182,225.29	69,800.00
Medford	89,253,864.06	193,500.00
Medway	12,328,857.31	26,000.00
Melrose	81,169,116.24	177,603.19
Merrimac	4,252,650.82	8,965.01
Middleborough	11,791,478.88	25,900.00
Milford	48,419,710.16	103,600.00
Millbury	15,691,677.48	10,710.69

	Total Assets	Minimum Required Additions To Guaranty Fund
Milton	\$ 91,838,840.08	\$ 206,000.00
Monson	15,798,243.38	16,960.25
Nantucket Institution for Savings	22,259,041.00	45,859.54
Natick Five Cents	69,149,198.00	148,500.00
New Bedford Five Cents	154,688,337.82	334,700.00
New Bedford Institution for Savings	231,222,745.48	499,000.51
Institution for Savings, in Newburyport and its Vicinity	47,178,233.25	98,562.74
Newburyport Five Cents	37,200,519.95	78,200.00
Newton	340,439,986.94	737,387.00
West Newton	83,116,121.02	181,000.00
North Adams Hoosac	66,316,465.07	140,800.00
Florence	30,290,137.05	65,700.00
Nonotuck	31,404,426.49	68,300.00
Northampton Institution for Savings	64,295,617.92	132,400.00
Attleborough	92,511,474.89	195,500.00
Whitinsville	32,026,873.46	67,729.00
North Brookfield	12,163,356.78	25,515.42
South Scituate	13,257,706.35	27,750.00
Orange	12,034,981.67	25,510.02
Palmer	44,275,225.38	-0-
Warren Five Cents	86,619,002.85	184,700.00
Berkshire County	106,909,612.90	225,850.00
City Savings Bank of Pittsfield	104,667,009.42	223,623.89

	Total Assets	Minimum Required Additions To Guaranty Fund
Plymouth	\$ 29,199,874.59	\$ 61,253.86
Plymouth Five Cents	60,508,347.85	125,100.00
Seamen's	20,263,884.49	41,424.27
Quincy	158,444,697.26	325,892.06
Randolph	47,871,288.62	102,800.00
Reading	36,550,067.45	77,500.00
Rockland	27,976,556.21	60,574.00
Granite	12,071,779.89	25,791.00
Salem	126,727,971.50	267,500.00
Salem Five Cents	218,381,821.51	472,643.25
Shelburne Falls	12,072,855.12	26,365.00
Somerset	25,195,089.66	49,663.40
Somerville	45,233,170.67	80,350.00
Southbridge	44,674,320.50	97,400.00
Spencer	19,041,894.17	40,600.00
Hampden	62,437,307.30	144,000.00
Springfield Institution for Savings	435,053,334.83	886,109.22
Stoneham	40,843,603.52	88,200.00
Bristol County	59,707,887.04	127,800.00
Taunton	38,493,189.16	84,525.59
Uxbridge	23,922,019.65	-0-
Wakefield	63,307,370.29	137,000.00
Waltham	102,953,108.78	229,400.00
Ware	90,837,333.20	186,500.00
Wareham	92,699,548.23	192,700.00
Warren	9,752,236.02	21,660.71
Watertown	80,666,499.48	177,000.00
Webster Five Cents	47,870,376.28	103,300.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Wellfleet	\$ 11,821,116.72	\$ 26,700.00
Westborough	30,554,829.93	65,900.00
Westfield	82,665,858.91	176,600.00
Woronoco	58,603,502.84	125,600.00
East Weymouth	22,360,557.04	48,400.00
South Weymouth	53,176,166.45	111,100.00
Weymouth	44,498,154.71	97,244.33
Whitman	31,820,903.57	68,950.00
Haydenville	6,544,628.53	14,400.00
Williamstown	29,254,462.21	62,800.08
Winchendon	21,967,188.43	-0-
Winchester	57,768,411.23	124,700.00
Winthrop	31,967,881.86	71,300.57
Woburn Five Cents	54,821,733.80	112,500.00
Bay State	59,094,247.82	127,740.14
Consumers	229,748,868.82	469,800.00
People's Mechanics	285,555,613.05	622,000.00
Worcester County Institution for Savings	320,266,981.84	674,499.02
Bass River	175,676,751.02	366,500.00

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	Total Assets	Minimum Required Additions To Guaranty Fund
Abington	\$ 38,964,349.58	\$ 84,825.00
South Adams	28,663,631.66	61,695.93
Provident Institution for Savings in the Towns of Salisbury and Amesbury	18,795,120.49	39,556.00
Amherst	91,364,809.80	217,601.47
The Andover	96,882,741.89	215,044.45
Arlington Five Cents	141,203,280.23	318,869.31
Athol	33,067,202.29	74,500.00
North Middlesex	33,831,157.26	74,900.00
Barre	9,830,851.44	21,388.98
Belmont	51,471,391.68	113,600.00
Beverly	105,253,229.37	231,700.00
The Boston Five Cents	876,417,610.76	1,900,025.00
Charlestown	676,304,544.91	1,503,378.00
Dorchester	266,412,704.32	571,520.00
East Boston	98,801,864.93	220,191.00
Eliot	61,355,407.10	71,570.00
Grove Hall	45,280,065.92	53,500.00
The Hibernia	24,747,121.32	56,753.47
Home	380,496,422.19	868,000.00
The Hyde Park	60,787,572.38	128,850.00
Lincoln	7,374,992.93	11,200.00
The Provident Institution for Savings in the Town of Boston	883,265,896.48	2,047,700.00

	Total Assets	Minimum Required Additions To Guaranty Fund
South Boston	\$ 264,167,836.83	\$ 629,000.00
Suffolk Franklin	546,205,250.88	1,269,457.00
Union Warren	312,238,964.24	727,406.00
The Braintree	52,088,013.53	111,000.00
Bridgewater	26,267,913.97	57,200.00
Brockton	107,783,414.82	237,700.00
People's Savings Bank of Brockton	45,150,472.47	132,775.00
Brookline	139,885,109.74	333,000.00
Cambridge	302,166,361.39	653,374.97
Cambridgeport	189,204,063.90	435,200.00
East Cambridge	89,014,667.75	199,924.00
The Canton Institution for Savings	23,325,147.37	48,210.00
Atlantic	152,780,454.78	344,000.00
Chicopee	53,640,817.66	127,079.10
Clinton	31,442,624.46	70,824.60
Cohasset	19,513,780.46	41,900.00
The Middlesex Institution for Savings	66,718,073.01	149,000.00
Conway	11,228,065.75	24,300.00
Danvers	68,965,571.58	147,860.00
Dedham Institution for Savings	105,839,446.22	236,000.00
East Bridgewater	22,816,816.28	53,400.00
Easthampton	68,440,372.27	147,300.00
North Easton	23,670,813.98	51,800.00
Dukes County	16,963,717.15	35,915.14
Everett	58,903,523.76	129,700.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Fairhaven	\$ 102,664,136.72	\$ 238,500.00
The Citizens	87,266,319.70	190,163.47
Fall River	72,961,654.72	156,697.73
Fall River Five Cents	68,334,014.49	148,100.00
Union	42,375,256.20	97,900.00
Fitchburg	85,198,984.82	189,200.00
The Worcester North Savings Institution	89,179,984.82	188,200.00
Foxborough	21,637,939.87	47,275.00
Framingham	124,432,354.89	307,000.00
Benjamin Franklin	26,815,721.37	56,388.14
The Gardner	65,156,956.62	135,700.00
Georgetown	11,992,727.77	26,900.00
Cape Ann	58,969,983.26	128,975.00
Great Barrington	50,739,873.05	129,700.00
The Franklin Savings Institution	67,766,034.65	160,000.00
Greenfield	55,466,364.80	122,300.00
Cape Cod Five Cents	113,717,614.90	251,200.00
The Family Mutual	131,930,652.66	291,300.00
Pentucket Five Cents	42,627,824.83	94,884.61
The Hingham Institution for Savings	39,009,915.34	86,600.00
Community	297,467,161.51	639,325.63
Holyoke	123,724,223.58	286,598.65
Peoples	109,600,667.30	234,500.00
Holliston-Hopkinton	12,766,518.28	28,000.00
Hudson	33,734,589.61	83,000.00
Ipswich	27,411,913.87	62,000.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Community	\$ 30,752,250.02	\$ 106,000.00
Essex Broadway	174,052,872.56	387,000.00
Lawrence	123,935,430.83	269,312.00
Lee	41,490,153.67	88,900.00
Leicester	8,847,972.20	20,500.00
Lenox	19,295,832.70	42,028.17
Leominster	50,587,543.04	111,700.00
Lexington	58,115,038.22	128,856.51
The Central	111,172,553.65	240,800.00
The Lowell Five Cent Lowell Institution	112,926,268.93	238,834.28
for Savings	67,803,438.33	152,133.85
Washington	25,088,390.35	57,000.00
Ludlow	80,305,402.14	166,475.00
Lynn Five Cents	156,929,484.29	334,800.00
Lynn Institution for Savings	192,624,487.40	413,005.97
Malden	159,816,016.87	344,650.00
Marblehead	41,644,526.20	93,000.00
Marlborough	52,249,862.42	114,282.81
Assabet Institution for Savings	34,424,476.81	83,100.00
Medford	97,220,548.50	215,000.00
Medway	14,296,981.89	30,400.00
Melrose	87,476,334.99	190,414.04
Merrimac	4,993,209.09	10,396.44
Middleborough	12,416,987.65	28,500.00
Milford	52,739,650.80	114,800.00
Millbury	16,801,322.20	33,900.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Milton	\$ 97,379,954.93	\$ 229,000.00
Monson	16,544,039.24	38,329.72
Nantucket	24,623,558.44	52,819.72
Natick Five Cents	75,701,519.98	165,900.00
New Bedford Five Cents	168,656,256.36	370,800.00
New Bedford Institution	244,616,666.16	539,971.22
Institution for Savings, in Newburyport and its Vicinity	51,489,183.97	110,809.89
Newburyport Five Cents	42,369,669.02	88,700.00
Newton	375,010,927.28	835,257.00
West Newton	88,057,917.68	204,000.00
North Adams Hoosac	72,856,609.76	156,000.00
Florence	32,085,146.51	70,800.00
Nonotuck	34,731,149.71	87,550.00
Northampton Institute for Savings	72,431,170.58	168,622.00
Attleborough	102,246,634.31	215,100.00
Whitinsville	34,650,566.78	74,504.00
North Brookfield	13,820,008.15	29,617.42
South Scituate	14,400,920.38	32,600.00
Orange	14,707,605.00	31,050.00
Palmer	49,216,232.81	109,000.00
Warren Five Cents	92,499,844.31	207,800.00
Berkshire County	116,023,874.55	245,200.00
City Savings Bank of Pittsfield	116,264,475.05	247,034.37
Plymouth Five Cents	71,220,900.83	149,800.00
Seamen's	21,153,779.06	45,050.76

	Total Assets	Minimum Required Additions To Guaranty Fund
Quincy	\$ 173,479,126.75	\$ 366,379.16
Randolph	55,454,444.64	136,200.00
Reading	40,525,680.16	91,500.00
Rockland	30,911,209.33	65,799.00
Granite	14,223,887.39	34,200.00
Salem	129,147,296.68	280,500.00
Salem Five Cents	226,677,390.66	506,665.56
Shelburne Falls	13,909,400.17	30,345.00
Somerset	27,090,125.90	58,300.00
Somerville	45,926,604.94	101,702.00
Southbridge	46,318,725.69	105,500.00
Spencer	20,307,655.58	45,331.00
Hampden	66,046,254.23	153,000.00
Springfield Institution for Savings	467,802,262.63	985,766.36
Stoneham	43,751,529.36	96,450.00
Bristol County	64,945,586.35	142,100.00
Taunton	43,526,754.90	94,975.00
Uxbridge	26,925,983.48	71,125.00
Wakefield	70,748,965.45	153,000.00
Waltham	110,804,769.69	257,000.00
Ware	97,751,062.18	199,700.00
Plymouth	127,653,115.59	324,126.73
Warren	10,714,518.46	22,624.94
Watertown	89,696,962.74	216,000.00
Webster Five Cents	50,517,637.73	110,435.00
Westborough	33,912,479.38	73,700.00
Westfield	87,160,340.83	194,425.00
Woronoco	64,466,040.92	139,800.00

	Total Assets	Minimum Required Additions To Guaranty Fund
East Weymouth	\$ 25,534,621.62	\$ 54,800.00
South Weymouth	57,415,371.60	123,200.00
Weymouth	47,824,866.48	115,993.22
Whitman	33,358,900.62	74,800.00
Haydenville	7,233,705.99	15,800.00
Williamstown	32,107,469.50	71,100.00
Winchendon	23,194,765.48	29,300.00
Winchester	62,252,693.73	139,400.00
Winthrop	33,821,960.82	77,342.00
Woburn Five Cents	61,690,518.60	129,100.00
Bay State	59,225,807.96	134,817.31
Consumers	245,114,022.80	510,600.00
People's	295,065,340.36	654,900.00
Worcester County		
Institution for Savings	341,047,842.86	728,582.49
Bass River	209,134,660.62	435,400.00

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	Total Assets	Minimum Required Additions To Guaranty Fund
Abington	\$ 40,364,978.37	\$ 89,500.00
South Adams	30,702,634.90	68,987.06
Provident Institution for Savings in the Towns of Salisbury and Amesbury	19,778,483.25	41,475.00
Amherst	94,612,698.04	229,769.59
The Andover	102,537,509.96	228,758.96
Arlington Five Cents	145,974,118.19	333,068.28
Athol	33,384,818.75	79,000.00
North Middlesex	35,589,380.89	79,000.00
Barre	10,181,762.05	21,696.00
Belmont	54,276,364.31	122,200.00
Beverly	107,724,482.24	241,500.00
The Boston Five Cents	832,814,579.58	1,871,261.00
Charlestown	672,006,872.39	1,528,692.00
Dorchester	257,027,058.98	574,200.00
East Boston	103,672,116.19	229,400.00
Eliot	59,710,100.27	-0-
Grove Hall	41,328,473.79	-0-
The Hibernia	24,697,947.96	56,779.00
Home	348,816,391.66	821,400.00
The Hyde Park	63,511,118.60	138,300.00
Lincoln	7,107,633.23	15,200.00
The Provident Institution for Savings in the Town of Boston	840,450,701.84	1,973,700.00

	Total Assets	Minimum Required Additions To Guaranty Fund
South Boston	\$ 267,201,285.33	\$ 631,000.00
Suffolk Franklin	525,489,632.94	1,122,137.00
Union Warren	297,144,602.81	688,851.91
The Braintree	54,897,572.10	123,500.00
Bridgewater	26,763,347.33	59,800.00
Brockton	113,758,277.20	251,500.00
People's Savings Bank of Brockton	45,188,314.11	129,475.00
Brookline	144,270,346.15	328,600.00
Cambridge	300,418,816.73	667,337.74
Cambridgeport	186,108,618.86	422,500.00
East Cambridge	92,581,767.76	206,555.00
The Canton Institution for Savings	25,269,770.61	53,925.00
Chelsea	152,639,951.47	353,000.00
Chicopee	59,226,456.56	129,059.67
Clinton	34,343,724.66	75,868.86
Cohasset	18,939,022.63	42,400.00
The Middlesex Institution for Savings	66,922,550.37	154,000.00
Conway	11,911,891.76	26,500.00
Danvers	70,635,283.93	156,500.00
Dedham Institution for Savings	112,055,453.37	246,900.00
East Bridgewater	24,108,254.84	53,900.00
Easthampton	69,636,153.02	154,400.00
North Easton	24,728,515.01	55,300.00
Dukes County	18,010,691.16	40,775.44
Everett	64,559,579.77	141,200.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Fairhaven Institution for Savings	\$ 103,955,895.96	\$ 237,500.00
The Citizens'	88,478,590.89	59,745.97
Fall River	75,673,313.48	96,723.52
Fall River Five Cents	68,575,888.45	154,300.00
Union	43,858,461.13	99,700.00
Fitchburg	90,169,342.72	200,400.00
The Worcester North Savings Institution	91,067,257.05	198,700.00
Foxborough	22,565,610.12	46,196.00
Framingham	124,809,694.20	308,500.00
Benjamin Franklin	31,498,520.91	65,442.27
The Gardner	68,416,995.47	145,300.00
Georgetown	12,763,929.52	28,386.48
Cape Ann	61,261,517.47	137,000.00
Great Barrington	60,891,040.15	137,400.00
The Franklin Savings Institution	71,684,038.42	157,300.00
Greenfield	61,927,505.63	135,000.00
Cape Cod Five Cents	118,922,634.15	270,100.00
Haverhill (Family Mutual)	138,069,129.76	301,800.00
Pentucket	43,928,182.07	96,100.00
The Hingham Institution for Savings	43,274,077.28	96,200.00
Community (Holyoke)	305,219,277.33	673,716.81
Holyoke	126,509,934.23	275,756.14
Peoples	111,992,107.96	249,000.00
Holliston-Hopkinton	13,384,092.33	30,300.00
Hudson	35,636,474.60	84,000.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Ipswich	\$ 28,813,645.80	\$ 65,700.00
Community (Lawrence)	32,176,089.44	32,000.00
Essex Broadway	177,308,286.44	395,000.00
Lawrence Savings Bank	126,459,243.11	280,128.00
Lee Savings Bank	42,314,611.55	94,800.00
Leicester	9,100,287.33	5,200.00
Lenox	19,452,257.44	44,357.18
Leominster	51,456,029.32	116,000.00
Lexington	59,914,607.64	135,882.90
The Central	115,697,186.27	253,500.00
The Lowell Five Cent	112,907,949.55	252,853.50
Lowell Institution for Savings	69,516,870.60	155,147.55
Washington	26,327,388.89	57,500.00
Ludlow	83,151,464.59	179,985.00
Lynn Five Cents	158,172,712.28	344,200.00
Lynn Institution for Savings	193,946,821.07	424,097.33
Malden	166,298,007.85	366,150.00
Marblehead	42,761,508.96	96,508.11
Marlborough	52,770,628.40	121,366.59
Assabet Institution for Savings	36,611,690.41	83,000.00
Medford	103,895,178.35	232,400.00
Medway	15,458,651.18	34,000.00
Melrose	90,923,418.08	200,538.39
Merrimac	5,002,306.17	11,187.69
Middleborough	12,986,397.75	30,000.00
Milford	57,026,937.18	122,800.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Millbury	\$ 17,397,396.13	\$ 38,200.00
Milton	96,321,259.14	338,650.00
Monson	17,253,284.15	34,100.00
Nantucket Institution for Savings	26,749,672.41	56,957.88
Natick Five Cents	78,009,058.33	175,400.00
New Bedford Five Cents	173,378,560.47	386,500.00
New Bedford Institution for Savings	251,620,263.77	561,442.89
Institution for Savings, in Newburyport and its Vicinity	54,830,199.04	119,500.00
Newburyport Five Cents (Newton) Mutual Bank for Savings	44,144,959.55	95,700.00
West Newton	383,366,483.93	887,213.00
North Adams Hoosac	89,616,449.54	208,000.00
Florence	74,456,187.93	164,200.00
Nonotuck	32,957,073.97	75,700.00
Northampton Institution for Savings	35,889,944.34	80,100.00
Attleborough	79,384,832.80	175,960.93
Whitinsville	102,140,964.05	225,600.00
North Brookfield	35,844,405.03	77,885.00
South Scituate	15,611,837.55	32,960.53
Orange	14,897,439.35	40,750.00
Warren Five Cents	17,521,041.46	37,226.00
Berkshire County	96,326,328.46	218,200.00
City Savings Bank of Pittsfield	122,471,571.61	260,300.00
	112,718,276.16	254,000.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Palmer	\$ 51,283,412.22	\$ 118,700.00
Plymouth Five Cents	73,789,645.79	163,500.00
Seamen's	21,740,120.15	46,481.44
Quincy	177,150,590.42	390,129.60
Randolph	61,102,852.94	140,500.00
Reading	44,832,695.29	100,000.00
Rockland	31,397,550.56	69,509.08
Granite	15,222,499.10	39,000.00
Salem	131,900,681.30	236,200.00
Salem Five Cents	229,360,811.20	516,939.79
Shelburne Falls	15,640,323.96	34,330.00
Somerset	28,284,125.05	61,700.00
Somerville	48,191,931.82	105,800.00
Southbridge	48,057,291.53	108,800.00
Spencer	21,747,440.62	47,801.88
Hampden	64,574,232.99	150,500.00
Stoneham	45,254,528.16	101,200.00
Bristol County	67,738,118.11	151,000.00
Springfield Institution for Savings	481,684,638.35	1,036,205.34
Taunton	46,898,001.33	103,325.00
Uxbridge	28,480,266.78	62,300.00
Wakefield	72,831,891.78	162,000.00
Waltham	114,151,766.04	269,000.00
Ware	97,952,397.61	210,200.00
(Wareham) Plymouth Savings Bank	130,193,937.47	293,500.00
Warren	11,135,636.55	24,308.44
Watertown	101,264,465.92	224,500.00

	Total Assets	Minimum Required Additions To Guaranty Fund
Webster Five Cents	\$ 53,089,625.42	\$ 115,650.00
Westborough	34,802,447.65	77,800.00
Westfield	90,997,713.44	203,062.50
Woronoco	67,344,326.40	148,850.00
East Weymouth	27,253,787.86	61,068.30
South Weymouth	60,201,894.75	133,000.00
Weymouth	49,463,530.38	113,104.75
Whitman	32,847,350.98	74,700.00
Haydenville	7,654,043.98	17,400.00
Williamstown	33,993,253.48	75,700.00
Winchendon	23,543,103.32	50,000.00
Winchester	63,313,810.47	143,300.00
Winthrop	36,578,327.48	81,800.00
Woburn Five Cents	63,796,587.27	142,400.00
Bay State	56,837,821.93	131,500.00
Consumer Savings Bank (Worcester)	245,484,918.81	532,300.00
People's Savings Bank, in the City of Worcester	298,895,871.75	673,700.00
Worcester County Institution for Savings	346,253,945.31	757,981.94
Bass River	215,139,728.63	480,700.00

(C) FEDERAL SAVINGS AND LOAN
ASSOCIATIONS

FEDERAL SAVINGS AND LOAN ASSOCIATIONS²

NAME: Bay Colony Federal Savings
and Loan Association

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$ 1,089
1969	32,304
1970	42,616
1971	29,996
1972	64,895
1973	73,379
1974	83,574
	<hr/>
	\$327,853

NAME: Bay State Federal Savings
and Loan Association

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$ -0-
1969	-0-
1970	-0-
1971	-0-
1972	-0-
1973	-0-
1974	-0-
	<hr/>
	-0-

NAME: Boston Federal Savings
and Loan Association

Year	Minimum Required Additions To Guaranty Fund
1968	\$318,320
1969	320,723
1970	-0-
1971	-0-
1972	-0-
1973	-0-
1974	-0-
	<hr/>
	\$639,043

NAME: Colonial Federal Savings
and Loan Association

Year	Minimum Required Additions To Guaranty Fund
1968	\$ 28,116
1969	20,300
1970	-0-
1971	-0-
1972	231,888
1973	87,640
1974	-0-
	<hr/>
	\$367,944

NAME: Edward Everett Federal Savings
and Loan Association

Year	Minimum Required Additions To Guaranty Fund
1968	\$ 33,611.30
1969	36,608.25
1970	-0-
1971	-0-
1972	-0-
1973	-0-
1974	-0-
	<hr/>
	\$70,219.55

NAME: Family Federal Savings
and Loan Association — Fitchburg

Year	Minimum Required Additions To Guaranty Fund
1968	\$ -0-
1969	-0-
1970	2,125
1971	-0-
1972	1,203
1973	-0-
1974	-0-
	<hr/>
	\$3,328

NAME: First Federal Savings
and Loan Association — Attleboro

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$ 52,584
1969	58,269
1970	-0-
1971	47,897
1972	35,542
1973	92,805
1974	85,729
	<hr/>
	\$372,826

NAME: First Federal Savings
and Loan Association — Boston

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$221,666.16
1969	-0-
1970	-0-
1971	-0-
1972	-0-
1973	-0-
1974	-0-
	<hr/>
	\$221,666.16

NAME: First Federal Savings
and Loan Association of Cape Cod

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$15,281
1969	9,779
1970	9,833
1971	16,796
1972	29,089
1973	15,817
1974	27,493
	<hr/>
	\$124,088

NAME: First Federal Savings
and Loan Association of Fall River

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$175,247
1969	156,250
1970	113,339
1971	77,338
1972	168,998
1973	118,588
1974	183,743
	<hr/>
	\$993,503

NAME: First Federal Savings
and Loan Association of Lowell

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$140,463
1969	160,929
1970	124,412
1971	315,395
1972	188,859
1973	615,603
1974	654,556
	<hr/>
	\$2,200,217

NAME: First Federal Savings
and Loan Association of Worcester

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$657,057.70
1969	670,246.00
1970	-0-
1971	-0-
1972	-0-
1973	-0-
1974	-0-
	<hr/>
	\$1,327,303.70

NAME: Foxboro Federal Savings
and Loan Association

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$21,365
1969	22,120
1970	7,000
1971	-0-
1972	-0-
1973	21,163
1974	51,492
	<hr/>
	\$123,140

NAME: Home Federal Savings
and Loan Association

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$54,720.20
1969	-0-
1970	59,648.73
1971	-0-
1972	-0-
1973	-0-
1974	24,330.00
	<hr/>
	\$138,698.93

NAME: Home Owners Federal Savings
and Loan Association

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$674,781
1969	332,810
1970	-0-
1971	-0-
1972	-0-
1973	152,253
1974	270,148
	<hr/>
	\$1,429.992

NAME: Leader Federal Savings
and Loan Association

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$ 65,675.00
1969	77,465.92
1970	78,907.25
1971	291,862.21
1972	173,684.59
1973	441,378.00
1974	534,835.00
	<hr/>
	\$1,663,807.97

NAME: Metropolitan Federal Savings
and Loan Association

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$44,706
1969	47,732
1970	-0-
1971	-0-
1972	-0-
1973	-0-
1974	-0-
	<hr/>
	\$92,438

NAME: Middlesex Federal Savings
and Loan Association

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$81,052.99
1969	93,499.21
1970	-0-
1971	-0-
1972	-0-
1973	-0-
1974	-0-
	<hr/>
	\$174,552.20

NAME: Milford Federal Savings
and Loan Association

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$ 46,465
1969	53,257
1970	60,121
1971	68,908
1972	-0-
1973	-0-
1974	-0-
	<hr/>
	\$228,751

NAME: Montello Federal Savings
and Loan Association

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$ 62,066.47
1969	60,170.14
1970	-0-
1971	-0-
1972	-0-
1973	-0-
1974	-0-
	<hr/>
	\$122,236.61

NAME: Monument Federal Savings
and Loan Association

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$25,044
1969	28,235
1970	-0-
1971	-0-
1972	-0-
1973	-0-
1974	-0-
	<hr/>
	\$53,279

NAME: Mutual Federal Savings
and Loan Association of Whitman

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$ -0-
1969	-0-
1970	-0-
1971	-0-
1972	-0-
1973	42,881
1974	63,342
	<hr/>
	\$106,223

NAME: Natick Federal Savings
and Loan Association

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$ 89,059
1969	99,736
1970	-0-
1971	-0-
1972	-0-
1973	-0-
1974	-0-
	<hr/>
	\$188,795

NAME: Northeast Federal Savings
and Loan Association

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$ 282,952
1969	187,324
1970	-0-
1971	-0-
1972	266,557
1973	530,442
1974	5,231,900
	<hr/>
	\$6,499,175

NAME: Peoples Federal Savings
and Loan Association

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$ 24,500
1969	28,338
1970	28,150
1971	32,560
1972	-0-
1973	-0-
1974	-0-
	<hr/>
	\$113,548

NAME: Plymouth Federal Savings
and Loan Association

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$ 47,327
1969	51,055
1970	61,691
1971	-0-
1972	-0-
1973	-0-
1974	-0-
	<hr/>
	\$160,073

NAME: Revere Federal Savings
and Loan Association

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$ 19,364
1969	21,330
1970	25,066
1971	26,845
1972	28,098
1973	28,879
1974	29,645
	<hr/>
	\$179,227

NAME: Scituate Federal Savings
and Loan Association

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$ 15,574
1969	18,600
1970	22,153
1971	25,038
1972	67,229
1973	76,440
1974	58,564
	<hr/>
	\$283,598

NAME: Second Federal Savings
and Loan Association of Boston

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$ 88,657
1969	75,156
1970	-0-
1971	-0-
1972	-0-
1973	-0-
1974	-0-
	<hr/>
	\$163,813

NAME: Security Federal Savings
and Loan Association of Brockton

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$ 84,012.84
1969	92,137.87
1970	-0-
1971	-0-
1972	-0-
1973	-0-
1974	-0-
	<hr/>
	\$176,150.71

NAME: Union Federal Savings
and Loan Association of Boston

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$ 76,874
1969	87,616
1970	83,070
1971	4,824
1972	40,407
1973	128,882
1974	142,982
	<hr/>
	\$564,655

NAME: Union Federal Savings
and Loan Association of Pittsfield

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$299,522.00
1969	305,226.00
1970	-0-
1971	-0-
1972	13,965.00
1973	5,796.00
1974	71,534.00
	<hr/>
	\$696,043.00

NAME: Waltham Federal Savings
and Loan Association

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$177,059.50
1969	221,612.67
1970	-0-
1971	-0-
1972	-0-
1973	-0-
1974	(5,026.00)
	<hr/>
	\$393,646.17

NAME: Winter Hill Federal Savings
and Loan Association

<u>Year</u>	<u>Minimum Required Additions To Guaranty Fund</u>
1968	\$15,278.95
1969	-0-
1970	-0-
1971	-0-
1972	-0-
1973	-0-
1974	-0-
	<hr/>
	\$15,278.95

(D) CUMULATIVE DATA

CUMULATIVE DATA

CO-OPERATIVE BANKS

Year	Total Assets	Minimum Required Additions To Guaranty Fund	Ratio
1968	\$1,979,089,931.00	\$ 5,786,430.00	.0029
1969	2,097,799,566.00	10,674,776.00	.0051
1970	2,179,978,408.00	6,156,241.00	.0028
1971	2,513,499,369.00	6,226,401.00	.0025
1972	2,693,775,097.00	6,747,920.00	.0025
1973	2,971,845,658.00	8,558,650.00	.0029
1974	3,044,791,661.00	8,540,420.00	.0028
1975	3,179,208,393.00	13,069,201.00	.0041

SAVINGS BANKS

Year	Total Assets	Minimum Required Additions To Guaranty Fund	Ratio
1968	\$10,220,751,082.57	\$19,224,552.80	.0019
1969	11,699,663,535.68	22,140,797.21	.0019
1970	12,483,982,339.50	24,754,421.97	.0020
1971	13,640,427,973.18	33,330,871.70	.0024
1972	15,398,100,942.42	33,024,558.43	.0021
1973	18,456,156,660.26	37,433,992.59	.0020
1974	17,250,426,224.42	37,850,736.73	.0022

FEDERAL SAVINGS AND LOAN ASSOCIATIONS

Year	Total Assets	Minimum Required Additions To Guaranty Fund	Ratio
1968	\$1,727,091,875.35	\$3,939,491.11	.0023
1969	1,753,609,623.09	3,368,829.06	.0019
1970	1,848,551,158.73	718,131.98	.0004
1971	2,101,390,919.01	937,459.21	.0004
1972	2,336,527,581.68	1,310,414.59	.0006
1973	2,477,195,150.83	2,431,946.00	.0010
1974	2,611,779,557.02	7,508,841.00	.0029

FOOTNOTES

¹ The sources of these figures are the reports filed annually as required by law with the Commissioner of Banks and Banking of the Commonwealth. These reports, kept on file in the Commissioner's office, are no longer available for 1966 and 1967.

² The total assets figures for the federal savings and loan associations were provided by the Federal Home Loan Bank of Boston. The minimum additions to federal insurance reserve figures were provided by the plaintiff federal savings and loan association from their books and records regularly kept in the ordinary course of business.

EXHIBIT 4
TO THE
STIPULATION OF FACTS

Massachusetts Federal Savings & Loan Associations Gross Income From All Sources Compared to Gross Income From Mortgage Loans Secured by Real Estate Located Outside the Commonwealth of Massachusetts *

Year	Total Gross Income	Total Non-Massachusetts Mortgage Loan Income
1966	\$ 71,596,071.60	\$26,778,026.07
1967	77,652,430.58	29,038,510.86
1968	87,331,991.38	31,532,420.29
1969	95,456,001.35	36,642,807.85
1970	102,601,071.57	38,956,452.61
1971	117,693,124.20	38,564,120.80
1972	137,626,727.49	44,561,169.35
1973	157,830,900.70	47,192,038.17
1974	170,077,613.75	49,081,785.15

* The sources of this information are the books and records regularly kept by the plaintiff federal associations in the ordinary course of business. This exhibit, however, does not contain any gross income or non-Massachusetts mortgage loan income figures from the Revere Federal Savings & Loan Association, Metropolitan Federal Savings & Loan Association and Foxboro Federal Savings & Loan Association because they cannot determine non-Massachusetts mortgage loan income from their records. With respect to non-Massachusetts mortgage loan income, the books and records of the following Massachusetts federal savings and loan associations only enabled them to provide a figure which is derived from calendar year figures in their books and records concerning the value of all outstanding mortgage loans, the value of all mortgage loans secured by out-of-state real estate, gross mortgage loan income and the lowest, median and/or highest rate of return (interest rate) on all mortgage loans: Northeast Federal Savings & Loan Association (now merged into Freedom Federal Savings & Loan Association), First Federal Savings and Loan Association, Home Owners Federal Savings & Loan Association, First Federal Savings & Loan Association of Fall River, First Federal Savings & Loan Association of Lowell, Winter Hill Federal Savings & Loan Association, and Union Federal Savings & Loan Association.

EXHIBIT 5

TO THE

STIPULATION OF FACTS

COMPARISON OF COMPOSITION OF ASSETS OF FEDERAL SAVINGS & LOAN ASSOCIATIONS LOCATED IN MASSACHUSETTS, MASSACHUSETTS CREDIT UNIONS, MASSACHUSETTS COOPERATIVE BANKS AND MASSACHUSETTS SAVINGS BANKS AS PERCENT OF TOTAL ASSETS

	Federal Savings & Loan Associa- tions in Mass. ¹ December 31, 1966	Mass. Credit Unions ² June 30, 1966	Mass. Co- opera- tive Banks ³ April 30, 1966	Mass. Savings Banks ⁴ October 31, 1966
I. Cash and Deposits in Other Banks	2.30	5.56	3.35	1.39
II. U. S. Government Obligations	5.48	4.22	7.43	17.22
III. Loans:				
(a) Real Estate Loans (including mortgage participation loans)	86.13	29.36	83.87	71.25
(b) Other Loans (including personal loans)	2.29	44.44	2.12	2.05
IV. Bank Premises (including lease- hold improvements, furniture and fixtures)	.45	.73	.67	.59
V. Other Investments	2.14	15.69	.21	7.50
	<hr/>	<hr/>	<hr/>	<hr/>
TOTAL ⁵	98.89	100.00	100.00	100.00

	Federal Savings & Loan Associa- tions in Mass. ¹ December 31, 1967	Mass. Credit Unions ² June 30, 1967	Mass. Co- opera- tive Banks ³ April 30, 1967	Mass. Savings Banks ⁴ October 31, 1967
I. Cash and Deposits in Other Banks	1.914	4.74	4.36	1.36
II. U. S. Government Obligations	5.855	4.11	6.57	12.87
III. Loans:				
(a) Real Estate Loans (including mortgage participation loans)	86.07	29.70	83.85	70.68
(b) Other Loans (including per- sonal loans)	2.21	44.42	2.20	2.29
IV. Bank Premises (including lease- hold improvements, furniture and fixtures)	1.173	.85	.68	.61
V. Other Investments	3.40	20.11	.28	12.19
	<hr/>	<hr/>	<hr/>	<hr/>
TOTAL ⁵	100.61	100.00	100.00	100.00

	Federal Savings & Loan Associations in Mass. ¹ December 31, 1968	Mass. Credit Unions ² June 30, 1968	Mass. Cooperative Banks ³ April 30, 1968	Mass. Savings Banks ⁴ October 31, 1968
I. Cash and Deposits in Other Banks	1.18	6.64	4.32	1.21
II. U. S. Government Obligations	5.67	5.77	6.83	9.69
III. Loans:				
(a) Real Estate Loans (including mortgage participation loans)	87.04	30.03	82.08	70.79
(b) Other Loans (including personal loans)	2.17	44.87	2.06	2.53
IV. Bank Premises (including leasehold improvements, furniture and fixtures)	1.16	.82	.72	.64
V. Other Investments	1.49	11.87	3.99	15.14
TOTAL ⁵	98.71	100.00	100.00	100.00

	Federal Savings & Loan Associations in Mass. ¹ December 31, 1969	Mass. Credit Unions ² June 30, 1969	Mass. Cooperative Banks ³ April 30, 1969	Mass. Savings Banks ⁴ October 31, 1969
I. Cash and Deposits in Other Banks	1.17	8.60	4.05	.92
II. U. S. Government Obligations	4.85	6.53	7.05	6.74
III. Loans:				
(a) Real Estate Loans (including mortgage participation loans)	87.88	30.36	81.58	74.43
(b) Other Loans (including personal loans)	2.23	46.27	2.50	2.83
IV. Bank Premises (including leasehold improvements, furniture and fixtures)	1.08	.86	.67	.62
V. Other Investments	3.00	7.38	4.15	14.46
TOTAL ⁵	100.21	100.00	100.00	100.00

	Federal Savings & Loan Associations in Mass. ¹ December 31, 1970	Mass. Credit Unions ² June 30, 1970	Mass. Cooperative Banks ³ April 30, 1970	Mass. Savings Banks ⁴ October 31, 1970
I. Cash and Deposits in Other Banks	1.44	10.43	2.49	.98
II. U. S. Government Obligations	5.44	5.47	8.35	5.72
III. Loans:				
(a) Real Estate Loans (including mortgage participation loans)	87.54	31.50	82.81	70.01
(b) Other Loans (including personal loans)	2.07	44.50	2.40	3.02
IV. Bank Premises (including leasehold improvements, furniture and fixtures)	1.09	.97	.62	.67
V. Other Investments	1.34	7.09	3.18	19.60
TOTAL*	98.92	100.00	100.00	100.00

	Federal Savings & Loan Associations in Mass. ¹ December 31, 1971	Mass. Credit Unions ² June 30, 1971	Mass. Cooperative Banks ³ April 30, 1971	Mass. Savings Banks ⁴ October 31, 1971
I. Cash and Deposits in Other Banks	1.24	9.26	5.36	1.01
II. U. S. Government Obligations	5.60	5.00	6.84	5.16
III. Loans:				
(a) Real Estate Loans (including mortgage participation loans)	87.32	32.31	79.38	66.41
(b) Other Loans (including personal loans)	1.88	40.47	2.38	3.02
IV. Bank Premises (including leasehold improvements, furniture and fixtures)	1.08	.92	.66	.70
V. Other Investments	1.08	12.04	5.38	23.70
TOTAL*	98.20	100.00	100.00	100.00

	Federal Savings & Loan Associations in Mass. ¹ December 31, 1972	Mass. Credit Unions ² June 30, 1972	Mass. Cooperative Banks ³ April 30, 1972	Mass. Savings Banks ⁴ October 31, 1972
I. Cash and Deposits in Other Banks	.80	7.01	4.40	.99
II. U. S. Government Obligations	6.16	5.21	5.73	4.62
III. Loans:				
(a) Real Estate Loans (including mortgage participation loans)	87.70	30.06	80.43	65.26
(b) Other Loans (including personal loans)	1.87	41.53	2.28	2.98
IV. Bank Premises (including leasehold improvements, furniture and fixtures)	1.12	.88	.69	.72
V. Other Investments	2.15	15.31	6.47	35.43
TOTAL ⁵	99.90	100.00	100.00	100.00

	Federal Savings & Loan Associations in Mass. ¹ December 31, 1973 ⁶	Mass. Credit Unions ² June 30, 1973	Mass. Cooperative Banks ³ April 30, 1973	Mass. Savings Banks ⁴ October 31, 1973
I. Cash and Deposits in Other Banks		4.95	3.46	.93
II. U. S. Government Obligations		4.39	4.93	3.33
III. Loans:				
(a) Real Estate Loans (including mortgage participation loans)	86.48	32.57	81.77	67.86
(b) Other Loans (including personal loans)		41.06	1.23	3.26
IV. Bank Premises (including leasehold improvements, furniture and fixtures)		.83	.71	.81
V. Other Investments		16.20	7.90	23.81
TOTAL ⁵		100.00	100.00	100.00

FOOTNOTES

¹ Source: Federal Home Loan Bank of Boston.

² Source: Section B of the Annual Report of the Commissioner of Banks of the Commonwealth of Massachusetts.

³ Source: Section A of the Annual Report of the Commissioner of Banks of the Commonwealth of Massachusetts.

⁴ Source: Section C of the Annual Report of the Commissioner of Banks of the Commonwealth of Massachusetts.

⁵ Any deviation from a total of 100% is due to the limited accuracy of computations of percentages which are rounded off to the hundreds column.

⁶ In this year the Federal Home Loan Bank of Boston discontinued its breakdown of cumulative total assets into the categories used in this exhibit. Only real estate loan category remained in use.

Addendum.

[Statement of Counsel]

The plaintiffs submitted the following material, *inter alia*, to the Massachusetts Supreme Judicial Court after oral argument in the case, and the defendants filed a timely objection to the submission. There is no indication in the record or opinion of the state court whether the materials were considered by the state court in its decision of the case.

The Annual Report of the Commissioner of Banks for 1973 shows that state-chartered credit unions had 32.57% of their assets invested in real estate loans. At the time there were 370 state-chartered credit unions in Massachusetts.]

MASSACHUSETTS CREDIT UNIONS WITH REAL
ESTATE LOANS IN EXCESS OF FIFTY PERCENT
OF TOTAL ASSETS *

Credit Union	Real Estate Loans	Total Assets	Per- centage
Noddle Island (Boston)	6,394,000	9,947,000	64.2
Brockton Brotherhood	4,083,000	7,681,000	53.1
Crescent (Brockton)	20,443,000	27,223,000	75.0
Blue Hill (Brookline)	19,326,000	34,334,000	56.2
Brookline Municipal	2,126,000	3,933,000	54.0
Cambridge Portugese	3,502,000	4,821,000	72.6
Polish National (Chicopee)	5,970,000	9,883,000	60.4
Everett	1,940,000	3,691,000	52.5
Workers (Fitchburg)	13,989,000	25,049,000	55.8
Jeanne d'Arc (Lowell)	9,078,000	15,840,000	57.3
Community (Lynn)	2,762,000	4,414,000	62.5
St. Jean's (Lynn)	5,306,000	7,748,000	68.4
St. Anne's (New Bedford)	1,221,000	1,747,000	69.8
Hellenic (Peabody)	10,550,000	14,755,000	71.5
Rockland	39,578,000	67,687,000	58.4
St. Joseph's (Salem)	4,465,000	6,102,000	73.1
Southbridge	5,386,000	10,138,000	53.1
Webster	15,275,000	23,460,000	65.1
Wenel Co. (W. Springfield)	2,242,000	4,165,000	53.8
Marquette (Winchendon)	1,322,000	1,531,000	86.3

* Source: Annual Report of the Commissioner of Banks for 1973, Section B, Credit Unions. The dollar amounts of real estate loans and total assets are rounded to the nearest thousand dollars. Credit Unions with less than \$1,000,000 in real estate loans are excluded.

Opinion of Supreme Judicial Court.

[The opinion of the Massachusetts Supreme Judicial Court has been reproduced as Appendix A to the Jurisdictional Statement.]

Notice of Appeal.

COMMONWEALTH OF MASSACHUSETTS.

SUPREME JUDICIAL COURT

FOR THE COMMONWEALTH.

No. 641

FIRST FEDERAL SAVINGS AND LOAN
ASSOCIATION OF BOSTON & others,

Appellants

v.

STATE TAX COMMISSION & another,

Appellees

NOTICE OF APPEAL TO THE
SUPREME COURT OF THE UNITED STATES

Notice is hereby given that First Federal Savings and Loan Association of Boston; Boston Federal Savings and Loan Association; Colonial Federal Savings and Loan Association; Security Federal Savings and Loan Association of Brockton; Second Federal Savings and Loan Association; Freedom Federal Savings and Loan Association (formerly First Federal Savings and Loan Association of Worcester); Union Federal Savings and Loan Association of Boston; Metropolitan Federal Savings and Loan Association (merged into Metropolitan Savings Bank which in turn merged into Union Warren Savings Bank); Bay State Federal Savings and Loan Association; First Federal Savings and Loan Association of Fall River; First Federal Savings and Loan Association of Cape Cod; First Federal Savings and Loan Association of Lowell;

Family Federal Savings and Loan Association (formerly Fitchburg Federal Savings and Loan Associations); Natick Federal Savings and Loan Association; Union Federal Savings and Loan Association; Plymouth Federal Savings and Loan Association; Revere Federal Savings and Loan Association; Middlesex Federal Savings and Loan Association; Winter Hill Federal Savings and Loan Association; Waltham Federal Savings and Loan Association; Mutual Federal Savings and Loan Association of Whitman; First Federal Savings and Loan Association of Attleboro; Edward Everett Federal Savings and Loan Association; Scituate Federal Savings and Loan Association; Milford Federal Savings and Loan Association; Monument Federal Savings and Loan Association; Leader Federal Savings and Loan Association; Foxboro Federal Savings and Loan Association; People's Federal Savings and Loan Association; Bay Colony Federal Savings and Loan Association; Montello Federal Savings and Loan Association of Brockton (merged into Home Federal Savings and Loan Association); Home Federal Savings Association; Home Owners Federal Savings and Loan Association; and Northeast Federal Savings and Loan Association (merged into First Federal Savings and Loan Association of Worcester, now named Freedom Federal Savings and Loan Association), plaintiffs in the above-captioned case, hereby appeal to the Supreme Court of the United States from the final judgment of the Supreme Judicial Court for the Commonwealth of Massachusetts, entered in this action on May 3, 1977, ordering that a declaratory judgment be entered in the Superior Court for the County of Suffolk.

This appeal is taken pursuant to 28 U.S.C. §1257(2).

/s/ Chester M. Howe

Chester M. Howe

Counsel for Appellants

Order Noting Probable Jurisdiction.

Supreme Court of the United States.

No. 77-334

FIRST FEDERAL SAVINGS AND
LOAN ASSOCIATION OF BOSTON, ET AL.,

APPELLANTS,

v.

STATE TAX COMMISSION, ET AL.

APPEAL from the Supreme Judicial Court of Massachusetts.

The statement of jurisdiction in this case having been submitted and considered by the Court, probable jurisdiction is noted. The Solicitor General is invited to file a brief in this case expressing the views of the United States.

November 14, 1977